



FEE SCHEDULE

FEES THAT APPLY TO ALL ACCOUNTS	
Miscellaneous Fees	
2-Party Check Returns	10.00
ACH Overdraft Fee (Courtesy Pay)	28.00
ACH Returned Fee (NSF)	28.00
ACH Stop Payment Fee	20.00
ATM Overdraft Fee	28.00
ATM/VISA check card international trans. Fee	Up to 1% chrg on all foreign transactions
ATM/VISA Check Card Reactivation	10.00
ATM/VISA Check Card Replacement	10.00
Cashier's Check	5.00
Collection Item	20.00
Credit Union Check Fee to 3 rd party	2.00
Credit Union Research per page plus \$15.00 per hour	1.00
Debit Card Loan Payment by Phone Convenience Fee	10.00
Escheat to State Fee	25.00
Fabricated Forgery	All charges incurred plus 15.00 per hour research fee
Incoming Fax (personal per page)	1.00
Outgoing Fax (personal per page)	2.00
Garnishments, Writs, Levies	50.00
In-House Bill Payer Usage	1.00
Money Orders	2.00
Periodic Paper Statement Fee: When account has aggregate share balances of less than \$10,000.00 or no active loan	3.95
Prior Statement Copy (per Statement)	3.95
Return Mail Fee	5.00
VISA Gift Cards	2.95
Outgoing Domestic Bank wires (each)	20.00
Outgoing International Bank wires (each)	60.00
ATM Withdrawal Fees	
Machines NOT owned or operated by 1 st Liberty or Co-op Network:	
First 5 withdrawals each month	N/C
Each additional withdrawal	1.00

IN ADDITION, THE FOLLOWING FEES APPLY TO SPECIFIC ACCOUNTS

PRIMARY SHARE ACCOUNT	
Closure Fee: If account is closed within 90 days of opening	25.00
Inactive Account Fee: When no activity for 18 consecutive months	5.00
IRA SHARE ACCOUNTS	
Termination Fee	25.00
ALL CHECKING ACCOUNTS	
Check Photocopy: per check up to 10 thereafter each check	3.00 2.00
Check Print Fee - <i>Prices vary depending on style of checks chosen</i>	
Checkbook Reconciliation:	
First time: Last 3 months only	N/C
Second time and thereafter per hour	15.00
Checking Overdraft Fee (Courtesy Pay)	28.00
Checking Returned Fee (NSF)	28.00
Online Bill Pay -15 free per month thereafter	.40 each
Online Bill Pay Inactive Fee: When no activity for 90 days	1.95
Stop Payment Fees:	
Per check or range of checks	20.00
Temporary Checks:	
8 free when opening a new account thereafter each set of 4	2.00
REWARDS PLUS CHECKING	
Monthly Service Fee	4.95
UNLESS you conduct 12 debit card transactions, have at least 1 ACH debit or credit, and are enrolled in eStatements, during the statement cycle, then	2.95
BASIC CHECKING	
Monthly Service Fee	N/C
COMMERCIAL CHECKING	
Monthly Service Fee	10.00
LIBERTY GOLD CHECKING (No longer offered as of 7/1/2015)	
Monthly Service Fee	N/C
Periodic Paper Statement Fee	N/C
1st Liberty does not charge for ATM withdrawals on machines NOT owned or operated by 1st Liberty, <i>if</i> your Average Daily Balance is \$2,000.00 or more during the month. If not, refer to ATM Withdrawal Fees.	

