

## MISCELLANEOUS FEES

Liberty National Bank  
Dakota Dunes Branch  
324 Dakota Dunes Blvd.  
Dakota Dunes, SD 57049  
September 13, 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 (\* \*\*)

Debit Card: Replacement Card Fee of \$15.00 per card  
Direct Deposit: No charge  
Preauthorized Debit: No charge  
Elan Credit Card: No Annual Fee - see staff for details  
External Transfers: \$2.00 per month  
Cash Management - ACH: \$10.00 per file & \$0.10 per item in file

#### 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 Ret. 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**