

Personal Checking Accounts

	Liberty Checking	eChecking	Freedom Checking	Star Checking
Benefits	No minimum balance, no monthly fee, no worry	Earn interest and cut the clutter with paperless checking	Don't pay for checks — get them FREE	Earn interest with FREE services
Earns Interest		YES		YES
Free Checks (selected style)			YES	YES
Debit Card	FREE	FREE	FREE	FREE
ATM Withdrawals	Unlimited FREE at Liberty Bank ATMs No surcharge at Privileged Status® and Presto!® Network ATMs	Unlimited FREE at Liberty Bank ATMs No surcharge at Privileged Status® and Presto!® Network ATMs	Unlimited FREE at Liberty Bank ATMs No surcharge at Privileged Status® and Presto!® Network ATMs	Unlimited FREE at Liberty Bank ATMs No surcharge at Privileged Status® and Presto!® Network ATMs
Online Banking, Bill Pay and eStatements	FREE	FREE	FREE	FREE
Overdraft Protection Available	YES	YES	YES	YES
Safe Deposit Box*	Available	Available	FREE (3"x10" or smaller) for age 50+	FREE (3"x10" or smaller) or half-price on larger sizes for age 50+; half-price (3"x10" or smaller) for age 49 and younger
Visa® Credit Card (with approved credit)	Available	Available	Available	\$50 annual fee waived for Rewards Visa
Minimum Opening Amount	\$50	\$50	\$50	\$50
How to Qualify	FREE	eStatements <i>and</i> 15 debit card transactions per statement cycle (not including ATM) <i>or</i> Pay \$7.50/month eChecking qualifies you for the eCombo Savings account	Direct deposit <i>or</i> Homeowner <i>or</i> 50+	Direct deposit <i>or</i> Homeowner <i>or</i> 50+ <i>and</i> \$500 average daily balance <i>or</i> \$10,000 combined deposit balance <i>or</i> Pay \$7.50/month

Some services require qualification.

*Sizes and availability of safe deposit boxes may vary by branch.