



Competitive Rates • Superior Service • Since 1903
We are proud to be 100% LOCAL!!

www.fbl.bank

1002 N. Main St.
Liberty, IL 62347-0196
(217) 645-3434
(217) 645-3606 FAX

1001 Highway 106
Barry, IL 62312-0132
(217) 335-2321
(217) 335-7050 FAX

402 W. State St.
Payson, IL 62360-0115
(217) 656-3400
(217) 656-3900 FAX

4134 Broadway St.
Quincy, IL 62305-2807
217-214-3400
217-214-3900 FAX

Mark G. Field
President & Chairman
mfield@fbl.bank

Dear Friends,

A relatively new law is in effect that seriously affects how we must handle your ATM and everyday Debit Card transactions using your Liberty Bank Debit Card. If you do not specifically "Opt-In" to extend our Bounce-Free Overdraft Privilege service to your debit card, we will have to decline (bounce) your ATM and debit card transactions unless you have a sufficient balance in that account at the exact moment that you attempt to initiate such a transaction.

We report your actual balances to the Shazam network several times daily, and if you do not FIRST contact us and "Opt-In" using the enclosed form, we will be forced to DECLINE (bounce) any transactions that would overdraw your account **by even one penny!!** Most everyone is eligible for our Bounce-Free Overdraft Privilege service, but if you do NOT Opt-In to let us tie that service to your debit card, you cannot access your Overdraft Privilege using your Liberty Bank Debit Card. **To ensure that you have access to all of the privileges you deserve, please fill out the enclosed form and Opt-In TODAY!!**

If you never need to overdraw your account, then this service won't cost you a penny, but it is sure cheap "insurance" knowing that you could, in the event of an emergency, access cash FAST or make a critical purchase, such as medicine or food or gas for your car, even if you are a day or two away from payday. See us for more information regarding Bounce-Free Overdraft Privilege if you have general questions about that service.

Keep in mind that there can also be a time lag between the time you make a deposit with us at one of our four community banking centers, and when we can next report that information to the Shazam network, so even if you drop off a deposit BEFORE you make a purchase or use an ATM, it may STILL be declined if you don't Opt-In.

Don't get caught at the checkout line and suffer the embarrassment of having your transaction declined! Opt-in TODAY!!

Please let us know if you have any questions at all regarding your account at Liberty Bank. Thank you for making us YOUR bank!

Sincerely,

Mark G. Field
President & Chairman



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What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We have standard overdraft practices that come with your account. To learn more, ask us about our overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Liberty Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$20.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Liberty Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 217-645-3434, or stop in one of our convenient locations. You may also opt-in using our internet banking system at www.lib.bank, or you may access this form online at our general website www.lib.bank and deliver the form to us in person, send it to us by mail or fax it to us at 217-645-3606.

☐ I want Liberty Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Account Numbers: _____

(Please list ALL accounts for which you would like to extend this overdraft privilege service)

Signature _____

(Should you change your mind and no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions you may revoke your authorization at any time by coming into one of our convenient locations.)