



LIBERTY

NATIONAL BANK

APPENDIX B

Account Analysis Fee Schedule - our analysis fees will be based on actual activity with our proposed cost per unit.

General Account Services	Monthly Volume Units	Cost/Unit
Account Maintenance	-*	\$ waived
NSF Charges	-	\$ waived
Stop Payments	-	\$ waived
Returned items	-	\$ waived
Depository Services		
Deposits & Credits Posted	-	\$ waived
Checks & Debits	-	\$ waived
Deposited items – OnUs	-	\$ waived
Deposited items – Transit	-	\$ waived
ACH Debits Received	-	\$ waived
ACH Credit Received	-	\$ waived
Online Services		
Business Online Banking	1	\$ waived
Tokens Replacement	-	\$ waived
ACH Services		
ACH Master File Originations	-	\$ waived
ACH Credits Origination	-	\$ waived
ACH Return Items	-	\$ waived
Wire Services		
Incoming Domestic Wires	-	\$ waived
Incoming International Wires	-	\$ waived
Outgoing Domestic Wires	-	\$ waived
Outgoing International Wires	-	\$ waived
Reconciliation Services		
Bank Statements	-*	\$ waived

* Additional Accounts may affect these items.

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ADDENDUM

III. Optional Services

The city wishes proposals on the availability of these services. The availability and cost of these items will be a factor in the choice of the City's banking facilities.

13. Any other Services – the bank shall specify any other services that may be available or provided to the City. Include a brief description and the anticipated fees or costs.

a. Remote Deposit Capture

i. Remote Deposit Capture is available as part of the Cash Management Services at no cost to the City. Electronically deposit checks securely into accounts without leaving the office. Retrieve copies of deposited items within the system eliminating the need to make copies of checks.

b. Positive Pay

i. Positive Pay is available as part of the Cash Management Services at no cost to the City. Reduce or eliminate need to worry about check fraud. Upload issued checks file into the Business Online Banking system then as checks are presented for payment, exceptions will be created for any discrepancies with date of issuance, check number and/or amount. Authorized online user will be notified of the exceptions, then will make the decision to pay or return the check.

c. LockBox Service

i. Liberty National Bank partnered with Technology Management Resources in February 2019 to offer customers a payments receivable solution that eliminates processing daily mail, manual data entry and scanning/photocopying remits and checks. We will open a PO Box in Lawton, Oklahoma to receive remittances for the City of Lawton. Each day a designated bank employee will retrieve the mail from the post office, then transport mail to our main banking facility for processing. The processing will begin as soon as the mail is received by a designated bank employee. The bank employee will open the envelopes then sort remittances as specified by the City. The bank employee will then scan the items, work all errors and submit the batches to TMR. TMR will process the files as specified by the City. Any exception items will be communicated to the bank and the City. The City will work the exceptions, then the bank will pull any exceptions noted to be returned. TMR will submit 1)the cash letter to deposit the funds into the City's specified account; 2)the posting file to the City to upload into accounting system to automatically post payments to accounts; 3)provide reports and images for the City to view through the online portal. Files will be delivered via FTP between 3:00-5:00 daily. This service will be at no cost to the City.

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- d. Insured Cash Sweeps.
 - i. Liberty National Bank is a registered member of the IntraFi Network, LLC along with more than 3,000 other financial institutions. This service allows Liberty National Bank to offer multi-million-dollar FDIC coverage to our customers, along with flexibility (access to funds), saving time (having one banking relationship that has access to over 3,000 financial institutions & reducing your ongoing collateral tracking requirements) and supporting your community (your funds stay local to support lending opportunities). Upon completing a Deposit Placement Agreement, together we will determine a target balance to maintain in the transaction account with LNB. The agreement information will be updated within the LNB system and created in the IntraFi Network. Desired recipients will have access to view the activity and balances for the Insured Cash Sweep account through Business Online Banking, as well as a separate online access within the IntraFi Network. This service is at no cost to the City.
- e. Credit Card Services
 - i. Liberty National Bank partnered with The Independent Bankers Bank of Texas in December 2020 to offer customers a more competitive Credit Card. Our Company Credit Card offers a Robust Rebate Program, Employer Controls, Account & Expense Management and Outstanding Customer Service and Benefits.
- f. Merchant Services
 - i. Liberty National Bank is an Agent Bank for Merchant Services through the Bakers Bank of OKC. We use interchange plus merchant processing which includes Visa, Mastercard, Discover and American Express acceptance. Interchange plus pricing passes through exactly what the Card Associations charge based on card type and how the transaction was processed. Card Terminals, Clover Devices and Payment Gateways are available.

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