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Checking Accounts and Debit Cards



Say goodbye to the fees other banks charge. Say hello to Liberty.

If the fees and restrictions at other banks are tying you down, then say hello to better choices. With refunds on other banks' ATM fees or cash back on purchases, Liberty Bank has a great checking account for you—plus, no minimum balance requirements on our most popular accounts.

Compare Our Checking Accounts

With great benefits and added perks, we have an account to match every spending habit. All of our accounts offer:

- No minimum balances on our most popular accounts
 - A convenient way to [manage all your finances](#) – even those at other banks
 - Free [online and mobile banking with bill pay](#) and [Apple Pay](#).
 - A no-fee Debit MasterCard® with personalized [alerts and controls](#)
 - 24/7 telephone banking
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	Quarter Back[®] Earn \$0.25 for every debit card transaction of \$25 or more ¹ 	PayBackSM Refunds on the ATM fees other banks charge up to \$15/month ² 	High Rate Watch your account grow with a competitive interest rate³ To open an account, visit a Liberty branch.
Bonus for opening	\$100 ⁵	\$100 ⁵	NA
Minimum balance to avoid monthly maintenance service charge ⁷	\$0	\$0	\$0
Monthly maintenance service charge if minimum balance is not met	\$0	\$0	\$0
Minimum opening deposit	\$25	\$25	\$500
Statements ⁸	Free eStatements \$2 paper	Free eStatements \$2 paper	Free eStatements \$2 paper



Questions? [\(888\) 570-0773](tel:8885700773) or [visit your nearest Liberty Bank location.](#)

Disclosures

1. Qualified transactions are debit card purchases of \$25 or more. ATM transactions do not qualify. Rebates post on last day of statement cycle while account is open and may be subject to 1099 reporting. Consumer accounts only.
2. PayBack Checking automatically refunds up to \$15 in ATM surcharges imposed by other banks per statement cycle while account is open.
3. Consumer accounts only. Limit one account per customer. Must establish direct deposit within 90 days or complete 5 Liberty Bank Debit Card transactions within 60 days. Not eligible for \$100 checking offer or \$250 checking offer for HSA customers.
4. My PaySM primary account holder must be between 16 and 25 years of age. At age 25, the account may be changed to a different Liberty Bank checking account. Account automatically refunds up to \$10 in ATM surcharges imposed by other banks per statement cycle while account is open. Earn \$0.10 for every debit card transaction of \$10 or more, up to \$10 per statement cycle (ATM transactions do not qualify). Rebates post on last day of statement cycle while account is open and may be subject to 1099 reporting. Avoid \$2 monthly paper statement fee with eStatements. Fees may reduce earnings. Consumer accounts only; one account per customer.
5. Offer ends 12/31/2019, may not be combined with other promotional offers, is subject to change, may be withdrawn at any time and may be subject to 1099 reporting. Health Savings Account, Estate, Trust or High Rate Checking accounts ineligible. All account holders on the account must be new consumer checking customers. You may not have had a checking account within the past 365 days. Payroll, pension or government benefits direct deposit required within 90 days of account opening. \$100 will be credited to new checking account up to 60 days after first direct deposit transaction while account is open.
6. Earn a one-time \$150 incentive if 5 debit card transactions are completed within 60 days of account opening (ATM transactions do not qualify). \$150 incentive will be credited to My PaySM Checking Account up to 60 days after 5 debit card transactions are completed. All account holders on the account must be new checking account customers and may not have had a checking account within the past 365 days. Minors required to have co-account holders are exempt. Subject to 1099 reporting. Offer ends 12/31/2019, may not be combined with other promotional offers, is subject to change and may be withdrawn at any time.
7. If at any time during the statement period your balance falls below the Required Minimum Daily Balance, you will be assessed a Monthly Maintenance Service Charge.
8. Account holders age 65 or over, individual development accounts, health savings accounts, Basic Checking and IOLTA/IORETA accounts are exempt from Paper Statement Fee.

Checking Rates

ACCOUNT NAME	INTEREST RATE	APY ¹
High Rate Checking ¹	1.00%	1.00%

Looking for rates for other Liberty Bank accounts? View all of our [rates](#).

Disclosures

Rates are effective as of January 3, 2019.

1. Daily balances of \$0.01 - \$4,999.99 earn 0.00% Annual Percentage Yield (APY), 0.00% Interest Rate, and balances of \$5,000.00 or more earn 1.00% APY, 1.00% Interest Rate guaranteed through 5/31/2019 then subject to change without notice. Offer may be withdrawn at any time, subject to 1099 reporting, and fees may reduce earnings.

Liberty Bank Debit MasterCard®

With our debit card, your nearest Liberty Bank branch is wherever you are.

[LEARN MORE ABOUT DEBIT MASTERCARD](#)



A better grip on your finances. Now within
your grasp.

[Manage Your Finances >](#)

Debit Cards and Other Services

Debit Cards

Purchasing power that's never interrupted. If your card's ever lost or stolen, you can get a new one the very same day.

[Learn More About Debit Cards >](#)

Digital Banking

You're never more than a few swipes or clicks away from managing your money.

[Learn About Digital Banking >](#)

Overdraft Services

Opt in to our Overdraft Service to ensure your transactions go through – even when you don't have available funds.

[Learn About Overdraft Services >](#)

Routing Number: 211170282

(888) 570-0773

[SEND US A MESSAGE](#) 

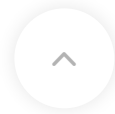
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