

Business Checking Products

**Freedom Checking**

- No minimum balance
- No monthly service charge
- Free specialty gray checks to customers 55 and over
- Unlimited check writing
- Monthly statement

**NOW Checking**

- Earns competitive interest rate compounded monthly
- Minimum balance of \$1,000
- Avoid \$5 monthly fee by maintaining \$1,000 balance
- Free specialty gray checks to customers 55 and over
- Unlimited check writing
- Monthly statement

**Money Market Checking**

- Earns interest based on a tiered rate, compounded monthly
- Minimum balance of \$2,500
- Avoid \$10 monthly fee by maintaining \$2,500 balance
- Free Money Market checks
- Limitation of 6 third-party withdrawals per month
- Monthly statement

**Checking Product Enhancements:**

- Free Internet Banking
- Free MasterCard/ATM Star Check Card
- Free Direct Deposit
- Combined Statements
- Free Initial Trust Services Consultation
- Overdraft Protection From Line of Credit
- Overdraft Protection From Savings (\$5 per transfer)
- Surcharge-Free Withdrawals at Liberty ATM Alliance, Money Pass Network Terminals, & all Woodlands Bank Locations
- Free Bill Pay (15 payments per month)
- Free 24-hour Telephone Banking
- Check Safekeeping
- Free Automatic Transfers
- Free Initial Investment Consultation

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Convenient Hours – All Offices Monday through Friday: 8am to 6pm & Saturday: 8am to Noon  
Loyalsock • South Williamsport • Williamsport • Halls Station • Jersey Shore • Newberry