



IMPORTANT MESSAGE FOR:

**ONLINE BILL PAYMENT SUBSCRIBERS**

August 2011

Dear Liberty Bank Online Bill Payment Subscriber:

We are writing to inform you that Liberty Bank is changing to a new On-line Banking Bill Payment program. This change will take effect on September 6, 2011. There are some important dates and changes to the service we want you to be aware of as we make this transition.

1. There will be a service interruption beginning August 29th through September 5th during which time you will be unable to initiate a bill payment.
2. Any bill payments you initiate through August 28th will be paid on the date you select – even payments with a due date occurring during the service interruption. We suggest that payments due September 12th or before be scheduled by August 28th to insure they will be processed on time. These payments may be processed as check payments while we make the transition.
3. Beginning September 6th, there will be a change in the way payments are debited from your account. You will be able to select a due date for your payment as before, however funds for this payment will be withdrawn from your account on a processing date. The processing date may be 3-5 business days before the due date you select.

If you have any questions please feel free to contact us at (216) 359-5500 or via email at [info@libertybankna.com](mailto:info@libertybankna.com). Thank you for banking with us.

Sincerely,

Liberty Bank, N.A.

Christine Black, VP Deposit Services