

# Personal Schedule of Fees

Effective for all personal accounts or services used on or after February 1, 2016.

This document serves as a reference for all fees and balance requirements for Southwest National Bank personal accounts' and services. If you have questions on any of the accounts or services listed, please call 1-316-838-5741 or visit your closest branch and talk with a customer service representative.

Other Services And Fees	
Overdrafts / Insufficient checks	\$30.00
Continuous and recurring overdraft fee <i>Assessed on the tenth business day the account is overdrawn and every ten days the account remains in an overdrawn status.</i>	\$15.00
Overdraft Protection—Linked Accounts (Two free per month.)	\$5.00 per transfer
Returned deposited items	
Chargebacks	\$8.00
Reclears	\$3.00
Stop payments	\$30.00
Telephone transfer	\$2.50
Debit Card—International transactions	Up to 2% fee (based on actual transaction)
ATM / Debit Card—Replacement	\$5.00
ATM/ Debit Card—Foreign terminal* <i>*Fee is waived for Platinum Checking, Perks Plus Checking and Interest Checking accounts.</i>	\$2.00
Dormant account <i>(no contact or activity for 12 months)</i>	\$10.00
Account closing fee <i>(Only accessed if account is closed within 90 days of opening.)</i>	\$25.00
Tax levies and garnishments	\$50.00
IRA transfer fee (outgoing)	\$25.00
Duplicate Statement	\$5.00 monthly
Imaged statement (front of checks only)	\$2.00 monthly
Account Research <i>(1 hour minimum)</i>	\$25.00 per hour
Special statement (without checks)	\$2.00 per statement

Photocopies	\$0.25 per page
Notary service	No charge
Signature guarantee	\$5.00
Medallion guarantee <i>(approval/appointment required)</i>	\$25.00
Collections <i>(incoming and outgoing)</i>	
Domestic	\$15.00
Foreign	\$35.00
Minimum collection amount of \$50.00. <i>Paying bank may assess an additional fee.</i>	
Foreign item deposited	\$5.00
Cashier's checks*	\$5.00
Money orders*	\$2.00
<i>*Fee is waived on Cashier's Checks and Money Orders for Platinum Checking, Perks Plus Checking and Interest Checking accounts. Limited to a combination of 3 per day.</i>	
Prepaid Cards	
Gift card	\$3.95
Prepaid reloadable card	\$5.00
Payroll card	\$5.00
Prepaid/Payroll reload fee	\$1.00
Online Banking	
Online Banking	No charge
Bill Pay	No charge
Online external transfers	
Incoming up to 5	No charge
Incoming over 5	\$3.00
Outgoing	\$3.00
Mobile Banking	
Mobile app	No charge
Mobile deposit*	\$0.50 per deposit
<i>*Five free deposits per month.</i>	
eStatements	No Charge

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<b>Safe Deposit Boxes</b>	
Twin Lakes, Indian Hills, Towne East, Towne West and Tyler Crossing Locations:	
3" x 5"	\$20.00
3" x 10"	\$30.00
5" x 10"	\$45.00
10" x 10"	\$70.00
Downtown Branch:	
2" x 5"	\$17.00
2.5" x 5"	\$20.00
5" x 5"	\$25.00
3" x 10"	\$30.00
5" x 10"	\$45.00
10" x 10"	\$70.00
10" x 15"	\$85.00
Safe Deposit Box Fees:	
Key replacement	Fees vary
Drill Fee	Fees vary
Annual rental fees are due on anniversary of box and may be auto debited from your Southwest National Bank account.	

<b>Wire Transfers &amp; International ACH</b>	
Wire transfers:	
Domestic—incoming	\$10.00
Domestic—outgoing	\$15.00
International—incoming	\$15.00
International— outgoing	\$45.00
International ACH—Directo A Mexico	\$5.00

<b>Non-Customer Fees</b>	
Cashier's Check	\$10.00
Check Cashing	\$10.00
Coin Counting	Greater of 10% or \$2.00
Notary	\$5.00