

# Business Accounts and Schedule of Fees

Effective for all 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 business 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 overdraft fee <i>Assessed on each business day the account is overdrawn beginning the tenth business day.</i>	\$5.00
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)
Online external transfers	
Incoming up to 5	No charge
Incoming over 5	\$3.00 each
Outgoing	\$3.00 each
Debit Card—Replacement	\$5.00
Dormant account (no contact or activity for 12 months)	\$10.00
Account closing fee <i>(Accounts 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
Account Research <i>(1 hour minimum)</i>	\$25.00 per hr
Special statement (without checks)	\$2.00 per stmt
Photocopies	\$0.25 per page
Notary service (customers)	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
<i>Minimum collection amount of \$50.00. Paying bank may assess an additional fee.</i>	
Foreign item deposited	\$5.00
Cashier's checks	\$5.00
Money orders	\$2.00
Prepaid / Gift Cards	
Gift card	\$3.95
Prepaid reloadable card	\$5.00
Reload fee	\$1.00
Cash Orders	
First \$2,500 monthly*	No charge
Over \$2,500	Roll \$0.15 Strap \$0.35
<i>*Money service businesses are charged for all cash orders completed each month.</i>	

Wire Transfers	
Wire transfers:	
Domestic—incoming	\$10.00
Domestic—outgoing	\$15.00
International—incoming	\$15.00
International—outgoing	\$45.00

Treasury Management Services	
Online Cash Management	\$30.00 monthly
ACH Access	\$20.00 monthly
Per item fee	\$0.10
Batch fee	\$2.00
ACH return item	\$7.00
Wire Access	\$15.00 monthly
Remote Deposit Capture	\$50.00 monthly
Per account fee	\$10.00 monthly
Per item fee	\$0.12
Positive Pay	\$40.00 monthly
Per account fee	\$10.00 monthly
Per item fee	\$0.10
Exception item	\$1.00