

**FEE SCHEDULE**  
**Business Schedule of Fees**

**Southwest National Bank**  
**P.O. Box 1401**  
**Wichita, Kansas 67201**  
**(316)291-5303**  
**www.southwestnb.com**

Effective for all business accounts or services on or after December 1, 2019.

This document serves as a reference for fee information for Southwest National Bank business account services. If you have questions about any of the services listed, please call 316-291-5303 or visit your closest branch and talk with a customer service representative.

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Account Closing Fee (If closed within 90 days of opening)	\$25.00
Account Research Per Hour (minimum charge is 30 minutes - \$12.50)	\$25.00
Cash Order - First \$2,500 monthly*	\$0.00
Cash Order - Over \$2,500 monthly - Per roll of coin	\$0.15
Cash Order - Over \$2,500 monthly - Per strap of cash	\$0.35
Cashier's Checks	\$5.00
Collections - Domestic (Incoming & Outgoing) Minimum collection amount \$50.00, paying bank may assess an additional fee.	\$15.00
Collections - Foreign (Incoming & Outgoing) Minimum collection amount \$50.00, paying bank may assess an additional fee.	\$35.00
Debit/ ATM Card - International Transactions (estimated fee, actual fee may be less)	2.000% of actual debit card transaction
Debit/ATM Card - Replacement Fee	\$5.00
Dormant Account- monthly (no contact or activity for 12 months)	\$10.00
Foreign Deposited Item	\$5.00
Gift Card	\$3.95
Medallion Guarantee (approval/appointment required)	\$25.00
Money Orders	\$2.00
Notary Service (customers only)	\$0.00
Online Banking (Bill Pay, Mobile Deposit, External Transfers and e-Statements)	\$0.00
Overdraft - Continuous Overdraft Fee - Assessed on each business day the account is overdrawn beginning the tenth business day	\$5.00
Overdraft - Negative Balance Fee assessed based upon the bank's prime + 2%	
Overdraft Protection Transfer - Accounts linked with Funds Management (Fee is per transfer, first 2 transfers are free)	\$5.00
Overdraft/Insufficient - per item for overdrafts created by check/draft, in-person or ATM withdrawal, or other electronic means (maximum of 6 charges (\$180) per day)	\$30.00
Photocopies Per Page	\$0.25
Prepaid Reloadable Card	\$5.00
Prepaid Reloadable Card - Reload Fee	\$1.00
Returned Deposited Item - Chargeback	\$8.00
Returned Deposited Item - Reclear	\$3.00
Signature Guarantee	\$5.00
Statements - Duplicate Monthly Statement (two paper or web & paper)	\$5.00
Statements - Reprint or Special Statement (no check images)	\$2.00
Stop Payment Fee	\$30.00
Tax Levies and Garnishments	\$50.00
Telephone Transfer Fee	\$2.50
Treasury ACH Positive Pay (monthly)	\$10.00
Treasury Check Positive Pay (monthly)	\$40.00
Treasury Check Positive Pay (per item fee)	\$0.10
Treasury Check Positive Pay (per reviewed exception item)	\$1.00
Treasury Online Cash Management (monthly)	\$30.00
Treasury Online Cash Management: ACH Access (monthly)	\$20.00
Treasury Online Cash Management: ACH Access (Per batch fee)	\$2.00
Treasury Online Cash Management: ACH Access (Per item fee)	\$0.10
Treasury Online Cash Management: ACH Access (Per same day item fee)	\$0.30
Treasury Online Cash Management: ACH Access (Return item fee)	\$7.00
Treasury Online Cash Management: Wire Access (monthly)	\$15.00
Treasury Payroll Cards	\$0.00
Treasury Remote Deposit Capture (monthly)	\$50.00
Treasury Remote Deposit Capture (per item fee)	\$0.12
Wire Transfer: Domestic - Incoming	\$10.00
Wire Transfer: Domestic - Outgoing	\$15.00
Wire Transfer: International - Incoming	\$15.00

Wire Transfer: International - Outgoing

\$45.00

\*Money service businesses are charged for all cash orders completed each month.