

FEE SCHEDULE
Personal Schedule of Fees

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

Effective for all personal accounts or services used on or after February 22, 2019.

This document serves as a reference for all fees for Southwest National Bank personal accounts and 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
Cashier's Checks**	\$5.00
Collections - Domestic (Incoming and Outgoing) Minimum collection amount \$50.00, paying bank may assess an additional fee	\$15.00
Collections - Foreign (Incoming and Outgoing) Minimum collection amount \$50.00, paying bank may assess an additional fee	\$35.00
Debit/ATM Card - Foreign terminal*	\$2.00
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
International ACH - Directo A Mexico	\$5.00
IRA Transfer Fee (outgoing)	\$25.00
Medallion Guarantee (approval/appointment required)	\$25.00
Money Orders**	\$2.00
Notary Service	\$0.00
Online Banking (Bill Pay, Mobile Deposit, External Transfers & e-Statements)	\$0.00
Overdraft Protection Transfer - Accounts linked with Funds Management (Fee is per transfer, first 2 transfers are free)	\$5.00
Overdraft/Insufficient - per item or entry whether paid or returned (maximum of 6 charges (\$180) per day)***	\$30.00
Overdraft: Continuous Overdraft Fee - Assessed on the tenth business day the account is overdrawn and every ten days the account remains overdrawn	\$15.00
Photocopies Per Page	\$0.25
Prepaid Reloadable Card	\$5.00
Prepaid Reloadable Card - Reload Fee	\$1.00
Returned Deposited Item - Chargback	\$8.00
Returned Deposited Item - Reclear	\$3.00
Signature Guarantee	\$5.00
Statements - Check images included in monthly statement (front of checks only)	\$2.00
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
Wire Transfers - Domestic Incoming	\$10.00
Wire Transfers - Domestic Outgoing	\$15.00
Wire Transfers - International Incoming	\$15.00
Wire Transfers - International Outgoing	\$45.00

SAFE DEPOSIT BOXES:

(Fees vary for key replacement and box drilling.)

2" x 5"	\$17.00	5" x 5"	\$25.00
2.5" x 5"	\$20.00	5" x 10"	\$45.00
3" x 5"	\$20.00	10" x 10"	\$70.00
3" x 10"	\$30.00	10" x 15"	\$85.00

NON-CUSTOMER FEES:

Cashier's Check	\$10.00
Check Cashing	\$10.00
Coin Counting	Greater of 10% or \$2.00
Notary Service	\$5.00

*Foreign ATM Fee is waived for Kasasa Cash, Kasasa Cash Back, Perks Plus, Platinum and Interest Checking accounts.

**Cashier's Check and Money Order fees are waived for Platinum Checking, Perks Plus Checking, and Interest Checking accounts. Limited to a combination of 3 per day.

***Each attempt of an item or entry that would cause an overdraft created by check/draft, in-person or ATM withdrawal, or other electronic means.