

Personal Accounts

Checking

Kasasa Cash Back Account

- NO monthly maintenance fee
- Earn account rewards when monthly account qualifications are met. Rewards include:
 - 3% cash back on debit card purchases, cap of \$6 per cycle
 - Up to \$25 in nationwide ATM Fee refunds (max of \$4.99 per transaction) per cycle
- No minimum balance to earn rewards
- Can link to Kasasa Saver for automatic savings!
- \$100.00 minimum balance to open
- Limit of one account per individual taxpayer identification number

Kasasa Cash Account

- NO monthly maintenance fee
- Earn account rewards when monthly account qualifications are met. Rewards include:
 - Earns a high rate of interest on daily balances up to \$15,000
 - Up to \$25 in nationwide ATM Fee refunds (max of \$4.99 per transaction) per cycle
- No minimum balance to earn rewards
- Can link to Kasasa Saver for automatic savings!
- \$100.00 minimum balance to open
- Limit of one account per individual taxpayer identification number

Perks Plus Checking

- \$6 monthly maintenance fee, reduced by \$0.20 each time your debit card is swiped for purchases
- \$100 minimum balance to open
- Shop local, save local with BaZing Savings
- Cell Phone & Identity Theft Protection
- Roadside assistance
- \$10,000 travel accidental death coverage
- Pharmacy, vision, and hearing savings

Convenience Checking

- No monthly maintenance fee
- \$100 minimum balance to open
- \$2/month paper statement fee. No charge if enrolled in e-statements
- \$2 fee for withdrawals or balance inquiry at non-Southwest National Bank ATMs
- Identity Theft Protection

Interest Checking

- \$10 monthly maintenance fee
- \$1,000 minimum balance to open
- Avoid monthly maintenance fee with daily minimum balance of \$1,000
- Earn interest on daily balance
- Identity Theft Protection

Platinum Checking

- \$5.00 monthly maintenance fee
- Avoid monthly maintenance fee with daily minimum balance of \$100.00
- \$100 minimum balance to open
- Earn interest on daily balance
- Identity Theft Protection
- Available for customers 55 years or older

Savings

Kasasa Saver

- NO monthly maintenance fee
- Must be linked to Kasasa Cash or Cash Back account
- No minimum balance to earn rewards
- Pays interest based upon your qualifications in your Kasasa Cash or Kasasa Cash Back account AND account balance
- \$50.00 minimum balance to open
- Limit of one account per individual taxpayer identification number

Regular Savings

- \$3.00 monthly maintenance fee if daily balance falls below \$100.00 on any day of the month
- Earns interest on daily balance
- Monthly fee for excessive withdrawal:
 - Up to 2 withdrawals – No charge
 - Over 2 withdrawals -- \$1 each
- \$100.00 minimum balance to open

Money Market

- \$10 monthly maintenance fee if daily balance falls below \$1,000.00 on any day of the month
- Earns a tiered rate of interest on daily balance
- Monthly Fee for excessive withdrawal:
 - Up to 6 withdrawals – No Charge
 - Over 6 withdrawals -- \$5.00 each
- \$1,000.00 minimum balance to open

Investment Account

- \$10 monthly maintenance fee if daily balance falls below \$10,000.00 on any day of the month
- Earns a tiered rate of interest on daily balance
- Monthly fee for excessive withdrawal:
 - Up to 6 withdrawals – No charge
 - Over 6 withdrawals -- \$5 each
- \$10,000 minimum deposit to open

Refer to account disclosures for additional details and terms. See rate sheet for a list of current interest rates and Annual Percentage Yields (APY). All accounts are subject to charges listed on our fee schedule.

Personal Banking

Certificate of Deposits (CD)

Certificates of Deposit are an ideal way to save. You earn a higher interest rate and are guaranteed that rate for a specified term. You cannot make deposits or withdrawals during the term. A penalty may be imposed for early withdrawals. You may, however, withdrawal interest credited during the term without any penalty.

- Competitive interest rates
- Terms offered from 3 months to 5 years
- Automatically renews at maturity*
- Minimum opening balance of \$500.00

Individual Retirement Accounts (IRA)

An Individual Retirement Accounts is a great savings plan for your retirement years, at the same time receiving special tax benefits. Southwest National Bank offers both Traditional and Roth IRAs.

- Competitive interest rates
- Terms offered from 6 months to 5 years
- No administration fee
- Automatically renews at maturity*
- Minimum opening balance of \$500.00
- Penalty may be imposed for early withdrawals

**You will have a grace period of ten calendar day after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period) or we receive written notice from you before maturity of your intention not to renew.*

Anywhere Banking Tools

(Some services subject to approval by bank)

Personal Online Banking

Access any of your accounts 24 hours a day, 7 days a week with our free Online Banking. It's easy, accessible, and free.

- Get up-to-the-minute balance information on savings, checking and loan accounts
- Enable account alerts to receive email, text or phone alerts about your account balances and transactions
- Free Bill Pay
- Initiate stop payments
- Access your statements
- Transfer funds between your Southwest National Bank accounts and your accounts at other financial institutions
- 24-hour Text Message Banking

Mobile Banking

To use Mobile Banking, simply download our free MyBankNow mobile app from the Apple App or Google Play store. Enjoy the same online experience conveniently on your mobile device.

- Access your accounts and view account balances
- Transfer funds between accounts
- Make bill payments
- Deposit in a Snap!

Pocket Swap

Person-to-Person (P2P) money transfer service for debit cardholders via any device (PC, mobile, online). Enrollment into Online Banking is required. Service available to those who qualify.

- Transactions are immediate if receiver has a debit card.
- Transfer up to \$500 per transaction and up to \$1,000 in a rolling 24-hour period.

24-hour Phone Banking

Access your account information by phone 24 hours a day, 7 days a week by calling 316-831-8200.

- Get balance and transaction information
- Transfer funds between your Southwest National Bank accounts
- Report lost/stolen debit cards

Safe Deposit Boxes

Twin Lakes, Indian Hills, Towne East, Towne West, Tyler Crossing, South Seneca

Size	Annual Rental Fee
3"x5"	\$20.00
3" x10"	\$30.00
5"x10"	\$45.00
10"x10"	\$70.00

Downtown Bank

Size	Annual Rental Fee
2"x5"	\$17.00
2.5"x5"	\$20.00
5"x5"	\$25.00
3"x10"	\$30.00
5"x10"	\$45.00
10"x10"	\$70.00
10"x15"	\$85.00

Additional Banking Services

- CDARS Program
- Gift cards and Prepaid cards
- VISA credit cards
- Lending

- Full service Trust department
- Wire Transfers
- Directo a Mexico transfers

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