

# FEE SCHEDULE

**Fees and Charges. The following fees and charges may be assessed against your account:**

<b>Miscellaneous Fees:</b>	<b>Bad Address Fee:</b>	<b>\$5.00 each piece</b>
	Balance Inquiry Fee:	\$5.00 each inquiry
	Chargeback Fee:	\$6.00/ Special handling \$9.00
	Counting Loose Coin Fee:	Minimum of 1% or \$5.00
	Early Closure Fee ( <i>within 1st 90 days of opening</i> ):	\$20.00
	Freeze/Levy Fee:	\$100.00 each
	<b>Non-Customer Check Cashing Fee:</b>	<b>\$10.00</b>
	<b>Research Fee:</b>	<b>\$36.00 each hour</b>
	Stop Payment Fee:	\$31.31
<b>ATM/Debit Card:</b>	Non SouthWest Bank ATM Charge:	\$1.76
	Debit Card Replacement Fee:	\$10.00
	Express Delivery Fee:	\$40.00
<b>Collection Items:</b>	Outgoing & Incoming:	\$15.00 each
<b>Negotiable Instruments:</b>	Cashiers Check Fee:	\$5.00
	Temporary Check Fee:	\$1.00 each after three
	<b>Converting Check into Cashier's Check Non-Customers:</b>	<b>\$10.00</b>
<b>Night Deposit Services:</b>	Lock Bags:	\$20.00 each
	Zipper Bags:	\$2.50 each
	Night Drop Keys:	\$2.00 each
	Zipper Bags:	\$2.50 each
	Night Drop Keys:	\$2.00 each
<b>Photocopies/Printouts:</b>	Account Activity Printout Fee:	\$5.00
	Document Copies:	\$1.25 per page
	Multiple Statement Fee:	\$6.00
	Photocopy Requests (Checks):	\$1.25 each after 2 (first 2 are free)
	Photocopy Requests (Statements):	\$6.00
	<b>Paper Statement Fees</b>	<b>\$5.00</b>
<b>Safe Deposit Box:</b>	<b>Box Size</b>	<b>Annual Fee</b>
	3x5:	\$30.00
	3x10:	\$40.00
	5x10:	\$60.00
	10x10:	\$100.00
	Key Deposit:	\$10.00
	Drilling Fee:	\$350.00
	<i>Annual SDB fee with Auto Debit from Account</i>	
<b>Wire Transfers:</b>	Domestic Incoming Wire Transfers:	\$15.00
	<b>Domestic Outgoing Wire Transfers:</b>	<b>\$30.00</b>
	<b>Return Wire Fee</b>	<b>\$15.00</b>
	International Incoming Wire Transfers:	\$15.00 + Other Bank's Fees
	International Outgoing Wire Transfers:	\$65.00 + Other Bank's Fees
<b>*Nonsufficient Funds (NSF)/</b>	Paid Item Fee:	\$31.31
<b>Overdraft Fees:</b>	Return Item Fee:	\$31.31
	Bounce Protection Fee:	\$31.31

**Bolded** items are new or updated fees

**Overdraft Fee Categories.** \* You may be charged more than one NSF or Overdraft fee if a merchant or payee submits the same transaction multiple times after it has been rejected or returned. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.