

FEE SCHEDULE
Southwest Heritage Bank Fee Schedule



EFFECTIVE 07/01/2026

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

Check printing fees vary by the style of check ordered.

*Safe Deposit Box 3X10 - annually	\$30.00
*Safe Deposit Box 3X5 - annually	\$20.00
*Safe Deposit Box 5X10 - annually	\$35.00
*Safe Deposit Box 5X5 - annually	\$25.00
*Safe Deposit Box 7X10 - annually	\$50.00
*Safe Deposit Box 10X10 - annually	\$65.00
*Safe Deposit Box Drilling - as needed	\$110.00
*Safe Deposit Box Key Deposit - one time	\$10.00
*Safe Deposit Box late payment - per month	\$5.00
*Safe Deposit Box rekey or key replacement - as needed	\$50.00
Chargeback Fee	\$5.00
Check cashing (non-customer) - per item	\$5.00
Collection items - domestic/foreign - per item	\$30.00
Copy of on-us check - per item	\$3.00
Counter checks - each	\$0.50
Deposit account reconciliation assistance - per hour/1 hour minimum	\$25.00
Deposit money bag (vinyl/zipper/no lock) - per bag	\$5.00
Dormant account fee (after 12 months of inactivity) - per month	\$5.00
E-Banking Bill Pay expedited payment - per item	\$5.00
E-Banking Bill Pay expedited payment overnight check - per item	\$30.00
E-Banking Bill Pay Feature - monthly	\$0.00
E-Banking Bill Pay transaction - per item	\$0.00
E-Banking Consumer Online Banking - monthly	\$0.00
E-Banking Funds Transfer Account to Account (A2A) external bank transfer - per transfer	\$5.00
E-Banking Funds Transfer Account to Account (A2A) incoming bank transfer - per transfer	\$0.00
E-Banking Internal bank account transfers - per transfer	\$0.00
E-Banking Internal loan transfers - per transfer	\$0.00
E-Banking Internet Banking check imaging - per month	\$0.00
E-Banking Mobile Banking feature - monthly	\$0.00
E-Banking Mobile Deposit feature - monthly	\$0.00
E-Banking stop payment (checks only) - per transaction	\$30.00
E-Banking Zelle Person to Person (P2P) request money transactions - per transaction	\$0.00
E-Banking Zelle Person to Person (P2P) service - monthly	\$0.00
Early account closure - within 90 days	\$20.00
Escheatment Fee	\$50.00
Incoming wires - per wire	\$3.00
IRA closing and transfer - per account	\$45.00
Legal Processing Fee	\$50.00
Medallion Service - for customers with a relationship of one year or more	\$0.00
Night deposit bag with lock and key - per bag	\$35.00
Notary Service - Customers Only	\$0.00
Official check - per check	\$5.00
Outgoing domestic wires - per wire	\$30.00
Outgoing foreign wires - per wire	\$45.00
Overdraft Fee - per item	\$30.00
Overdraft Protection fee (secondary account) - per transfer	\$5.00
Photocopies - per page	\$0.50
Recurring overdraft fee (after 3 consecutive business days of being overdrawn) - per business day	\$5.00
Replacement loan book - per book	\$5.00
Research - per hour/1 hour minimum	\$25.00

Returned item fee - per item	\$30.00
Returned Mail - per item	\$3.00
Statement reprint - per statement	\$5.00
Stop payment (checks and ACH) - per item	\$30.00
Telephone Transfer Fee	\$2.00
Visa Debit Card replacement - per replacement	\$10.00
Visa Debit Card replacement expedited - 2 day	\$30.00

**May not be available at all locations.*

Ask us how to get a discount on safe deposit box annual rates.

Refer to Treasury Management Department for detailed pricing on Business Services and Transactions.

Member FDIC