Section #7 - Deposit Products & Transaction Fees:

Personal:

- Personal Checking Accounts & Fees: https://www.northwest.bank/personal/bank/checking
- Personal Savings Accounts: https://www.northwest.bank/personal/bank/savings

Commercial and Small Business:

- Small Business Checking: https://www.northwest.bank/small-business/bank/business-checking/
- Small Business Savings: https://www.northwest.bank/small-business/bank/business-savings/
- Commercial Checking: https://www.northwest.bank/commercial/liquidity-management/commercial-checking/
- Commercial Savings: https://www.northwest.bank/commercial/liquidity-management/commercial-savings/



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 6-11 Month Roth IRA	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	3.95%	Annual P	ercentage Yield	4.00%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: three (3) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
	CD – Creation of a CD with Document Images	\$50				
	Special Statement – Instant Statement Printed in Branch	\$10				
	Statement Reconciliation	\$30 per hour				
		Test Fish 11.000				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
	Deposited Checks Returned					
	Chargeback Fee	\$O				
	Redeposit Item Fee	\$0				
	International Collection					
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):				
	International Item Deposited	\$8 per item				
	International Collection	\$25 plus handling				
	International Chargeback Fee	\$13 plus fees incurred				
International		by Northwest				
Items	Foreign Currency Purchase	·				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	IRA/HSA Direct Transfers to another Financial Institution	\$30				
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
Other Charges	Levy/Attachment Processing	\$100				
and Services		¢10				
	Verification of Deposit	\$10				
	Verification of Deposit Domestic Collection	\$10				
	·					
	Domestic Collection					



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 6-11 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	3.95%	Annual P	Percentage Yield	4.00%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: three (3) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
	CD – Creation of a CD with Document Images	\$50				
	Special Statement – Instant Statement Printed in Branch	\$10				
	Statement Reconciliation	\$30 per hour				
		Test Fish 11.000				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
	Deposited Checks Returned					
	Chargeback Fee	\$O				
	Redeposit Item Fee	\$0				
	International Collection					
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):				
	International Item Deposited	\$8 per item				
	International Collection	\$25 plus handling				
	International Chargeback Fee	\$13 plus fees incurred				
International		by Northwest				
Items	Foreign Currency Purchase	·				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	IRA/HSA Direct Transfers to another Financial Institution	\$30				
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
Other Charges	Levy/Attachment Processing	\$100				
and Services		¢10				
	Verification of Deposit	\$10				
	Verification of Deposit Domestic Collection	\$10				
	·					
	Domestic Collection					



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 12-17 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.38%	Annual P	ercentage Yield	0.38%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
	CD – Creation of a CD with Document Images	\$50				
	Special Statement – Instant Statement Printed in Branch	\$10				
	Statement Reconciliation	\$30 per hour				
		Test Fish 11.000				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
	Deposited Checks Returned					
	Chargeback Fee	\$O				
	Redeposit Item Fee	\$0				
	International Collection					
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):				
	International Item Deposited	\$8 per item				
	International Collection	\$25 plus handling				
	International Chargeback Fee	\$13 plus fees incurred				
International		by Northwest				
Items	Foreign Currency Purchase	·				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	IRA/HSA Direct Transfers to another Financial Institution	\$30				
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
Other Charges	Levy/Attachment Processing	\$100				
and Services		¢10				
	Verification of Deposit	\$10				
	Verification of Deposit Domestic Collection	\$10				
	·					
	Domestic Collection					



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 12-17 Month Traditional IRA	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open \$5			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.38%	Annual P	ercentage Yield	0.38%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
	CD – Creation of a CD with Document Images	\$50				
	Special Statement – Instant Statement Printed in Branch	\$10				
	Statement Reconciliation	\$30 per hour				
		Test Fish 11.000				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
	Deposited Checks Returned					
	Chargeback Fee	\$O				
	Redeposit Item Fee	\$0				
	International Collection					
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):				
	International Item Deposited	\$8 per item				
	International Collection	\$25 plus handling				
	International Chargeback Fee	\$13 plus fees incurred				
International		by Northwest				
Items	Foreign Currency Purchase	·				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	IRA/HSA Direct Transfers to another Financial Institution	\$30				
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
Other Charges	Levy/Attachment Processing	\$100				
and Services		¢10				
	Verification of Deposit	\$10				
	Verification of Deposit Domestic Collection	\$10				
	·					
	Domestic Collection					



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 18-23 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.38%	Annual P	ercentage Yield	0.38%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		Test Fish 11.000			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$O			
	Redeposit Item Fee	\$0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
International		by Northwest			
Items	Foreign Currency Purchase	·			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services		¢10			
	Verification of Deposit	\$10			
	Verification of Deposit Domestic Collection	\$10			
	·				
	Domestic Collection				



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 18-23 Month Traditional IRA	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.38%	Annual P	ercentage Yield	0.38%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		Test Fish 11.000			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$O			
	Redeposit Item Fee	\$0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
International		by Northwest			
Items	Foreign Currency Purchase	·			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services		¢10			
	Verification of Deposit	\$10			
	Verification of Deposit Domestic Collection	\$10			
	·				
	Domestic Collection				



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 24-29 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.43%	Annual P	ercentage Yield	0.43%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		Test Fish 11.000			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$O			
	Redeposit Item Fee	\$0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
International		by Northwest			
Items	Foreign Currency Purchase	·			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services		¢10			
	Verification of Deposit	\$10			
	Verification of Deposit Domestic Collection	\$10			
	·				
	Domestic Collection				



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 24-29 Month Traditional IRA	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.43%	Annual P	ercentage Yield	0.43%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		Test Fish 11.000			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$O			
	Redeposit Item Fee	\$0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
International		by Northwest			
Items	Foreign Currency Purchase	·			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services		¢10			
	Verification of Deposit	\$10			
	Verification of Deposit Domestic Collection	\$10			
	·				
	Domestic Collection				



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 30-35 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open		\$500		
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.43% Annual Percentage Yield 0.43%		0.43%	

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		Test Fish 11.000			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$O			
	Redeposit Item Fee	\$0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
International		by Northwest			
Items	Foreign Currency Purchase	·			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services		¢10			
	Verification of Deposit	\$10			
	Verification of Deposit Domestic Collection	\$10			
	·				
	Domestic Collection				



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 30-35 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open		\$500		
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.43% Annual Percentage Yield 0.43%		0.43%	

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		Test Fish 11.000			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$O			
	Redeposit Item Fee	\$0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
International		by Northwest			
Items	Foreign Currency Purchase	·			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services		¢10			
	Verification of Deposit	\$10			
	Verification of Deposit Domestic Collection	\$10			
	·				
	Domestic Collection				



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 36-47 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge		9	\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.40%	Annual Percentage Yield 0.40%		0.40%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		Test Fish 11.000			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$O			
	Redeposit Item Fee	\$0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
International		by Northwest			
Items	Foreign Currency Purchase	·			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services		¢10			
	Verification of Deposit	\$10			
	Verification of Deposit Domestic Collection	\$10			
	·				
	Domestic Collection				



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 36-47 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge		\$0	\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.40%	Annual Percentage Yield 0.40%		

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		Test Fish 11.000			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$O			
	Redeposit Item Fee	\$0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
International		by Northwest			
Items	Foreign Currency Purchase	·			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services		¢10			
	Verification of Deposit	\$10			
	Verification of Deposit Domestic Collection	\$10			
	·				
	Domestic Collection				



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 48-59 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage					
Minimum Deposit to Open \$500					
Monthly Service Charge			\$0		
Interest Rate Information					
This account is an interest bearing account.					
Interest Rate	0.30%	0.30% Annual Percentage Yield 0.30%			

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
	CD – Creation of a CD with Document Images	\$50				
	Special Statement – Instant Statement Printed in Branch	\$10				
	Statement Reconciliation	\$30 per hour				
		Test Fish 11.000				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
	Deposited Checks Returned					
	Chargeback Fee	\$O				
	Redeposit Item Fee	\$0				
	International Collection					
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):				
	International Item Deposited	\$8 per item				
	International Collection	\$25 plus handling				
	International Chargeback Fee	\$13 plus fees incurred				
International		by Northwest				
Items	Foreign Currency Purchase	·				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	IRA/HSA Direct Transfers to another Financial Institution	\$30				
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
Other Charges	Levy/Attachment Processing	\$100				
and Services		¢10				
	Verification of Deposit	\$10				
	Verification of Deposit Domestic Collection	\$10				
	·					
	Domestic Collection					



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 48-59 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.30%	Annual P	ercentage Yield	0.30%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
	CD – Creation of a CD with Document Images	\$50				
	Special Statement – Instant Statement Printed in Branch	\$10				
	Statement Reconciliation	\$30 per hour				
		Test Fish 11.000				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
	Deposited Checks Returned					
	Chargeback Fee	\$O				
	Redeposit Item Fee	\$0				
	International Collection					
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):				
	International Item Deposited	\$8 per item				
	International Collection	\$25 plus handling				
	International Chargeback Fee	\$13 plus fees incurred				
International		by Northwest				
Items	Foreign Currency Purchase	·				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	IRA/HSA Direct Transfers to another Financial Institution	\$30				
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
Other Charges	Levy/Attachment Processing	\$100				
and Services		¢10				
	Verification of Deposit	\$10				
	Verification of Deposit Domestic Collection	\$10				
	·					
	Domestic Collection					



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 60-71 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees. and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of $\frac{3/8}{2024}$.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.18%	Annual P	ercentage Yield	0.18%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
	CD – Creation of a CD with Document Images	\$50				
	Special Statement – Instant Statement Printed in Branch	\$10				
	Statement Reconciliation	\$30 per hour				
		Test Fish 11.000				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
	Deposited Checks Returned					
	Chargeback Fee	\$O				
	Redeposit Item Fee	\$0				
	International Collection					
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):				
	International Item Deposited	\$8 per item				
	International Collection	\$25 plus handling				
	International Chargeback Fee	\$13 plus fees incurred				
International		by Northwest				
Items	Foreign Currency Purchase	·				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	IRA/HSA Direct Transfers to another Financial Institution	\$30				
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
Other Charges	Levy/Attachment Processing	\$100				
and Services		¢10				
	Verification of Deposit	\$10				
	Verification of Deposit Domestic Collection	\$10				
	·					
	Domestic Collection					



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 60-71 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees. and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of $\frac{3/8}{2024}$.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.18%	Annual P	ercentage Yield	0.18%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
	CD – Creation of a CD with Document Images	\$50				
	Special Statement – Instant Statement Printed in Branch	\$10				
	Statement Reconciliation	\$30 per hour				
		Test Fish 11.000				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
	Deposited Checks Returned					
	Chargeback Fee	\$O				
	Redeposit Item Fee	\$0				
	International Collection					
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):				
	International Item Deposited	\$8 per item				
	International Collection	\$25 plus handling				
	International Chargeback Fee	\$13 plus fees incurred				
International		by Northwest				
Items	Foreign Currency Purchase	·				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	IRA/HSA Direct Transfers to another Financial Institution	\$30				
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
Other Charges	Levy/Attachment Processing	\$100				
and Services		¢10				
	Verification of Deposit	\$10				
	Verification of Deposit Domestic Collection	\$10				
	·					
	Domestic Collection					



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 72-120 Month Roth IRA	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage					
Minimum Deposit to Open		\$500			
Monthly Service Charge		\$0			
Interest Rate Information					
This account is an interest bearing account.					
Interest Rate	0.20%	Annual Percentage Yield 0.20%		0.20%	

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements and Research	Checks, Statements and Documents				
	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
	Special Statement – Instant Statement Printed in Branch	\$10			
	Statement Reconciliation	\$30 per hour			
		450 per mour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
Transactional Support	Telephone Transfer	\$ 5			
	Wires				
	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
		·			
	International Collection (third parties or other banks may impose charges in addition to those	se disclosed below).			
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Concedion	\$13 plus fees incurred			
International	micernational chargeback rec	by Northwest			
Items	Foreign Currency Purchase	-			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	1 or elon brane rai en ase	425			
	IRA/HSA Direct Transfers to another Financial Institution	\$30			
	· ·				
	IRA/HSA Direct Transfers to another Financial Institution	\$30 \$10 per month			
	IRA/HSA Direct Transfers to another Financial Institution Dormant Account Fee (24 Months of Inactivity)	\$30 \$10 per month \$20 per account			
Other Charges	IRA/HSA Direct Transfers to another Financial Institution Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	\$30 \$10 per month \$20 per account \$150			
Other Charges and Services	IRA/HSA Direct Transfers to another Financial Institution Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$30 \$10 per month \$20 per account			
	IRA/HSA Direct Transfers to another Financial Institution Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	\$30 \$10 per month \$20 per account \$150 \$100			
	IRA/HSA Direct Transfers to another Financial Institution Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit	\$30 \$10 per month \$20 per account \$150 \$100			
	IRA/HSA Direct Transfers to another Financial Institution Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection	\$30 \$10 per month \$20 per account \$150 \$100			



Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 72-120 Month Traditional IRA	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage						
Minimum Deposit to Open		\$500				
Monthly Service Charge		\$0				
Interest Rate Information						
This account is an interest bearing account.						
Interest Rate	0.20%	Annual Percentage Yield 0.20%		0.20%		

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



Additional Account Fee Schedule Individual Retirement Account

	Electronic Statements	\$0
	Paper Statements	\$0
	Research Fee	\$25 per hour
Statements	Checks, Statements and Documents	
and Research	Paper Copy	\$6 per item
	CD – Creation of a CD with Document Images	\$50
	Special Statement – Instant Statement Printed in Branch	\$10
	Statement Reconciliation	\$30 per hour
		Test Fat. 11.001
	Checks for Purchase	
	Official Check	\$12
	Money Order	\$7
	Funds Transfer	
	Bankline Transfer	\$0
	Online Banking Transfer	\$0
	Telephone Transfer	\$5
Transactional	Wires	
Support	Incoming – Domestic	\$15
	Incoming – Foreign	\$15
	Outgoing – Domestic (U.S. Dollars)	\$25
	Outgoing – Foreign (U.S. Dollars)	\$40
	Outgoing – Foreign (Foreign Currency)	\$40
	Deposited Checks Returned	
	Chargeback Fee	\$O
	Redeposit Item Fee	\$0
	International Collection	
	International Collection (third parties or other banks may impose charges in addition to tho	se disclosed below):
	International Item Deposited	\$8 per item
	International Collection	\$25 plus handling
	International Chargeback Fee	\$13 plus fees incurred
International		by Northwest
Items	Foreign Currency Purchase	·
	Standard Overnight Delivery	\$12
	Next Morning Delivery	\$15
	Foreign Currency Redemption	\$25
	Foreign Draft Purchase	\$25
	IRA/HSA Direct Transfers to another Financial Institution	\$30
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges	Levy/Attachment Processing	\$100
and Services		¢10
	Verification of Deposit	\$10
	Verification of Deposit Domestic Collection	\$10
	·	
	Domestic Collection	

(Non Interest Bearing Account)

(
Account Holder(s):	Financial Institution:
	NORTHWEST BANK
	100 LIBERTY STREET P.O. BOX 128
	WARREN, PA 16365
Product Name: Professional Banking Pack-428	Phone Number: (877) 672-5678
This disclosure contains information about terms and	fees for some of the accounts we offer. a apply only if checked.
	MITATIONS
Liiv	IIIAIIONS
You must deposit to open this accou	ınt.
You may not make additional deposits into this accou	nt.
	is account.
You may not make withdrawals from your account un	til the maturity date.
Deposit limitations are as follows:	
☐ Withdrawal limitations are as follows:	
_	
☐ The minimum amount you may withdraw (write a check	ofor) is
FEE II	NFORMATION
Account Fees / Service Charge, balance to avoid service	charge and how balance is determined:
A Minimum Average Daily Balance of \$25,000.00 must be maintained	to avoid a \$30.00 Service Charge per statement period. The Service
	oits, credits and deposited items, per statement period. The average daily ay of the period and dividing that figure by the number of days in the period.
Business Accounts only, No Personal Accounts.	
2.0	
This account includes our Courtesy Overdraft Service - full overdraft or account number, automatic bill payments (ACH) including online bill payments	
Deposit Account Agreement & Disclosure and Business Additional Acc	count Fee Disclosure for more information regarding coverage & fees.
Northwest Bank offers alternative Overdraft Protection (ODP) services less expensive than our Courtesy Overdraft Service.	such as line of credit or deposit account transfer services which may be
The following fees may be assessed against your accou	nt:
See attached Additional Account Fee Schedule.	
BONUS	INFORMATION
☐ You will receive	as a bonus.
	aa a bonus.
To obtain the bonus you must maintain:	

For:



Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees			
	At Northwest ATMs	\$0		
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0		
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3		
	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs			
	Expedited Debit Card Delivery	\$35		
	Debit Card Stop Payment Fee	\$37		
	Overdraft-Paid Item Fee	\$37 per item*		
	Overdraft-Returned Item Fee	\$37 per item*		
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,		
	Overdraft Protection Annual Fee	\$0		
	Overdraft Protection Transfer Fee	\$10		
	*NOTE: A single item may be subject to multiple fees.			
Courtesy Overdraft Service	 Full Coverage – This account includes Full Coverage Courtesy Overdra have enough money in your account to cover a transaction by the follo may authorize and pay it at our discretion: checks, other transactions using your checking account number automatic bill payments, including online bill payment service everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informationerage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. 	wing methods, we per, s, or ation regarding tion (ODP) services		
	Electronic Statements	\$0		
	Paper Statements	\$5		
	Research Fee	\$25 per hour		
Statements	Checks, Statements and Documents			
and Research	Paper Copy	\$6 per item		
	CD – Creation of a CD with Document Images	\$50		
	Special Statement – Instant Statement Printed in Branch	\$10		

Revised 7/17/2023 Northwest Bank is Member FDIC

Statement Reconciliation

\$30 per hour

	Account Services				
	Stop Payment Fee	\$37			
	Checks for Purchase				
	Check Printing	Depends on Style			
	Counter Checks (Quantity of 3)	\$6			
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
Transactional	Online Banking Transfer	\$0			
Support	Telephone Transfer	\$ 5			
	Wires	<u> </u>			
	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$13 per item*			
	Redeposit Item Fee	\$13 per item*			
	*NOTE: An item that has been deposited once may be subject to both a Chargeback Fee				
	and a Redeposit Item Fee if it is returned to Northwest for				
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	non-payment.			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im- disclosed below):	pose charges in addition to those			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	pose charges in addition to those \$8 per item			
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those			
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred			
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred			
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25			
Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150			
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10			
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may imposity)	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10			

TRUTH IN SAVINGS INQUIRY DISCLOSURE (Variable Rate)

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET
	P.O. BOX 128 WARREN, PA 16365
Product Name: Non-Profit Checking-430	Phone Number: (877) 672-5678
, and the second	, fees and interest rates for some of the accounts we offer.
Interest Rates and Annual Percentage Yields a	re current as of
	/ a ☐ apply only if checked.
	INFORMATION
	t rate on the account is0.01 % with an annual percentage percentage yield may change. (select one that applies)
At our discretion, we may change the interest rate	
At your discretion, you may change the interest to and appual percentage yield wi	rate on the account. Il not change for at least thirty (30) calendar days. We agree to
give you thirty (30) days advance written notice p The interest rate on the account is based on PLUS	
The interest rate on your account may change at any	
_	ation in which the account is opened. Rates may vary for accounts opened online.
☐ The interest rate will never ☐increase by more than change.	% decrease by more than% each rate
<u> </u>	% below
Interest begins to accrue (select one that applies)	
on the business day you deposit non cash items no later than the business day we receive credit	(for example, cnecks). for the deposit of noncash items (for example, checks).
Interest will not be will be compounded Monthly	. Interest will be credited Monthly
We will mail the interest in a check to you or deposit the scount is closed before interest is credited, you	
_	
reduce earnings.	nterest will remain on deposit until maturity. A withdrawal will
BALANC	E INFORMATION
We use the (select one that applies)	
∠ daily balance method to calculate interest on the in the account each day.	account. This method applies a daily periodic rate to the principal
average—daily-balance method to calculate inte	rest on the account. This method applies a periodic rate to the
	od. The average daily balance is calculated by adding the principal viding that figure by the number of days in the period.
other:	
We will use an interest accrual basis of (select one that app	<i>'</i>
☐ 365 for each day in the year. ☒ 365 (or 366 i☐ 360 for each day in the year.	n a leap year) for each day in the year.
You must maintain a minimum (select one that applies)	
balance of \$ in the	ne account each day to obtain the disclosed annual percentage
yield. ☑ average daily balance of \$ 5000.00	to obtain the disclosed annual percentage yield. The average
	al in the account for each day of the period and dividing that figure
LIII	MITATIONS
	6) transfers from your account each four (4) week or similar period
	ncluding data transmission) agreement, order or instruction or by S transactions) made by you and payable to third parties. Transfers
and withdrawals made in person, by messenger, by	mail or an ATM are unlimited.
You must deposit \$ to open this account of the second of the seco	
= '	this account.
You may not make withdrawals from your account ur	ntil the maturity date.
☐ Deposit limitations are as follows:	

	LIMITATIONS (continued)
	Withdrawal limitations are as follows:
_	TI
Ц	The minimum amount you may withdraw (write a check for) is $\$^{0.00}$
	TIME ACCOUNT INFORMATION
I f y	ou withdraw any of the principal or interest before the maturity date we may impose a penalty of:
\ A /-	The second section of the state of the state of the second section is a second section of the sect
vve	will use the rate in effect on the date of (select one that applies) Ithe account was opened.
_	date of withdrawal.
	This account requires the distribution of interest and does not allow interest to remain in the account. (Interim APY Rule applies)
	The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
Ц	Automatic Renewal. Grace Period:
	☐ If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. ☐ The renewal term is described as follows:
	The renewal term is described as follows.
	Single Maturity If you do not renew the account, we will do the following with your deposit:
	, oa ao natana na aosaan, na miraa na ao na
	We reserve the right to redeem the account under the following circumstances:
	FEE INFORMATION
	count Fees / Service Charge, balance to avoid service charge and how balance is determined:
Th	Alinimum Average Daily Balance of \$1,000.00 must be maintained to avoid a \$3.00 Service Charge per statement period. e average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of
yoi	ys in the period. This account includes our Courtesy Overdraft Service - full overdraft coverage for checks and other transactions made using ur checking account number, automatic bill payments (ACH) including online bill payment services AND everyday debit card transactions. Refer the Deposit Account Agreement & Disclosure and Business Additional Account Fee Disclosure for more information regarding coverage & fees.
No	rthwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services which may be s expensive than our Courtesy Overdraft Service.
The	e following fees may be assessed against your account:
Se	e attached Additional Account Fee Schedule.
	BONUS INFORMATION
	You will receive as a bonus.
	To obtain the bonus you must maintain:
	For:



Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees			
	At Northwest ATMs	\$0		
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0		
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3		
	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs			
	Expedited Debit Card Delivery	\$35		
	Debit Card Stop Payment Fee	\$37		
	Overdraft-Paid Item Fee	\$37 per item*		
	Overdraft-Returned Item Fee	\$37 per item*		
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,		
	Overdraft Protection Annual Fee	\$0		
	Overdraft Protection Transfer Fee	\$10		
	*NOTE: A single item may be subject to multiple fees.			
Courtesy Overdraft Service	 Full Coverage – This account includes Full Coverage Courtesy Overdra have enough money in your account to cover a transaction by the follo may authorize and pay it at our discretion: checks, other transactions using your checking account number automatic bill payments, including online bill payment service everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informationerage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. 	wing methods, we per, s, or ation regarding tion (ODP) services		
	Electronic Statements	\$0		
	Paper Statements	\$5		
	Research Fee	\$25 per hour		
Statements	Checks, Statements and Documents			
and Research	Paper Copy	\$6 per item		
	CD – Creation of a CD with Document Images	\$50		
	Special Statement – Instant Statement Printed in Branch	\$10		

Revised 7/17/2023 Northwest Bank is Member FDIC

Statement Reconciliation

\$30 per hour

	Account Services				
	Stop Payment Fee	\$37			
	Checks for Purchase				
	Check Printing	Depends on Style			
	Counter Checks (Quantity of 3)	\$6			
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
Transactional	Online Banking Transfer	\$0			
Support	Telephone Transfer	\$ 5			
	Wires	<u> </u>			
	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$13 per item*			
	Redeposit Item Fee	\$13 per item*			
	*NOTE: An item that has been deposited once may be subject to both a Chargeback Fee				
	and a Redeposit Item Fee if it is returned to Northwest for				
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	non-payment.			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im- disclosed below):	pose charges in addition to those			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	pose charges in addition to those \$8 per item			
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those			
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred			
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred			
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25			
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Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10			
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may imposity)	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10			

(Non Interest Bearing Account)

Account Holder(s):	Financial Institution:	
	NORTHWEST BANK 100 LIBERTY STREET	
	P.O. BOX 128 WARREN, PA 16365	
Product Name: Business Fixed Amount-434	Phone Number: (877) 672-5678	
Product Name: Business Fixed Amount-434 Phone Number: (877) 672-5678 This disclosure contains information about terms and fees for some of the accounts we offer.		
	a 🗖 apply only if checked.	
LIN	MITATIONS	
You must deposit to open this accou	int.	
You may not make additional deposits into this accou		
	is account.	
You may not make withdrawals from your account unDeposit limitations are as follows:	ui the maturity date.	
Withdrawal limitations are as follows:		
☐ The minimum amount you may withdraw (write a check	(for) is 0.00	
, ,	·	
l EEE II	NEODMATION	
	NFORMATION	
Account Fees / Service Charge, balance to avoid service		
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions made	charge and how balance is determined:	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transactions.	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP)	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transactional Account Fee Disclosure for more information regarding coverage.	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP)	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transa Additional Account Fee Disclosure for more information regarding cover services such as line of credit or deposit account transfer services which	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered such as line of credit or deposit account transfer services while The following fees may be assessed against your account See attached Additional Account Fee Schedule.	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered such as line of credit or deposit account transfer services while The following fees may be assessed against your account See attached Additional Account Fee Schedule.	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service. t:	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered services such as line of credit or deposit account transfer services while The following fees may be assessed against your account See attached Additional Account Fee Schedule. BONUS	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service. t:	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered services such as line of credit or deposit account transfer services while the following fees may be assessed against your account See attached Additional Account Fee Schedule. BONUS You will receive	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service. t:	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered services such as line of credit or deposit account transfer services while the following fees may be assessed against your account See attached Additional Account Fee Schedule. BONUS You will receive	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service. t:	



Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees			
	At Northwest ATMs	\$0		
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0		
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3		
	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs			
	Expedited Debit Card Delivery	\$35		
	Debit Card Stop Payment Fee	\$37		
	Overdraft-Paid Item Fee	\$37 per item*		
	Overdraft-Returned Item Fee	\$37 per item*		
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,		
	Overdraft Protection Annual Fee	\$0		
	Overdraft Protection Transfer Fee	\$10		
	*NOTE: A single item may be subject to multiple fees.			
Courtesy Overdraft Service	 Full Coverage – This account includes Full Coverage Courtesy Overdra have enough money in your account to cover a transaction by the follo may authorize and pay it at our discretion: checks, other transactions using your checking account number automatic bill payments, including online bill payment service everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informationerage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. 	wing methods, we per, s, or ation regarding tion (ODP) services		
	Electronic Statements	\$0		
	Paper Statements	\$5		
	Research Fee	\$25 per hour		
Statements	Checks, Statements and Documents			
and Research	Paper Copy	\$6 per item		
	CD – Creation of a CD with Document Images	\$50		
	Special Statement – Instant Statement Printed in Branch	\$10		

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Statement Reconciliation

\$30 per hour

	Account Services				
	Stop Payment Fee	\$37			
	Checks for Purchase				
	Check Printing	Depends on Style			
	Counter Checks (Quantity of 3)	\$6			
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
Transactional	Online Banking Transfer	\$0			
Support	Telephone Transfer	\$ 5			
	Wires	<u> </u>			
	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$13 per item*			
	Redeposit Item Fee	\$13 per item*			
	*NOTE: An item that has been deposited once may be subject to both a Chargeback Fee				
	and a Redeposit Item Fee if it is returned to Northwest for				
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	non-payment.			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im- disclosed below):	pose charges in addition to those			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	pose charges in addition to those \$8 per item			
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those			
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred			
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred			
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25			
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	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150			
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10			
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may imposity)	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10			

(Tiered Rate)

Acco	unt Holder(s): Fin	ancial Institution	1:	
		RTHWEST BANK LIBERTY STREET		
	P.O	. BOX 128 RREN, PA 16365		
		ICCEN, FA 10000		
		one Number: (877	•	
Th	is disclosure contains information about terms, fees and in Interest Rates and Annual Percentage Yields are current a			ounts we offer.
	Items preceded by a \(a apply of		5,0,2021	
	RATE INFORMAT	ION		
This a	count is an interest bearing account.			
⊠ Ti	ered Rate - Full Balance Tiered Rate - Specified Tier			
			Annual Percenta	ige Yield Ranges
	Range of Balances	Interest Rate	Min	Max
	0.01 - \$4,999.99	0.01 %	0.01 %	0.01 %
_	5,000.00 - \$74,999.99 75,000.00 - \$4,999,999.99	0.05 % 0.05 %	0.05 % 0.05 %	0.05 % 0.05 %
	5,000,000.00 - \$99,999,999.99	0.05 %	0.05 %	0.05 %
	/A			
N.	/A			
	/A			
N.				
N				
	ne interest rate and annual percentage yield may change (selec		es):	
\times	At our discretion, we may change the interest rate on the acc			
	At your discretion, you may change the interest rate on the ac			
L	The interest rate and annual percentage yield will not change		(30) calendar day	/s. We agree to
_	give you thirty (30) days advance written notice prior to decre			-
L		(iı	ndex)∐PLUS	MINUS a margin
_	of:			
	ne interest rate on your account may change at any time			. (frequency)
X Ra	ates quoted in this document may vary by geographic location in which t	he account is opene	d. Rates may vary	for accounts opened on
☐ Th	ne interest rate will never increase by more than	decrease by mor	e than	_ each rate
	change.			
☐ Th	ne interest rate will never □drop more than below disclosed to you.	exceed	above the i	nterest rate initially
	st begins to accrue <i>(select one that applies)</i> on the business day you deposit non cash items (for example			
اسا	I no later than the business day we receive credit for the deposest ■ will not be will be compounded Monthly and in			
_				
	e account is closed before interest is credited, you will not recei			
⊔ We	will mail the interest in a check to you or deposit the interest in	an account that y	ou designate.	
The a	nnual percentage yield assumes interest will remain on deposit	until maturity. Av	vithdrawal will red	luce earnings.
	BALANCE INFORM	ATION		
	e the (select one that applies)			
X	daily balance method to calculate interest on the account. The	is method applies	a daily periodic r	ate to the principal
_	in the account each day.			
Ш	average-daily-balance method to calculate interest on the a		• • • • • • • • • • • • • • • • • • • •	
	average daily balance in the account for the period. The avera		•	
	in the account for each day of the period and dividing that fig	ure by the numbe	r of days in the p	erioa.
ш	other:			
We wi	ll use an interest accrual basis of (select one that applies)			
	365 for each day in the year. 🗵 365 (or 366 in a leap year)	for each day in th	e year.	
	360 for each day in the year.			
—	• •			
	ust maintain a minimum (select one that applies)	والاستامة والمامة والمامة	disaless	Languaga estatul
×	· 	•		
				yield. The average
	daily balance is calculated by adding the principal in the acco	unt for each day o	of the period and	dividing that figure
	by the number of days in the period.			

LIMITATIONS
 ☐ (Applies to Savings and MMDA Only) You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited. ☐ You must deposit \$
Withdrawal limitations are as follows: This is a Negotiable Order of Withdrawal (NOW) Account.
☐ The minimum amount you may withdraw (write a check for) is \$_0.00
TIME ACCOUNT INFORMATION
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:
We will use the rate in effect on the date of (select one that applies) the account was opened. date of withdrawal.
This account requires the distribution of interest and does not allow interest to remain in the account. (Interim APY Rule applies)
☐ The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings ☐ Automatic Renewal. Grace Period: ☐ If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.
☐ The renewal term is described as follows: ☐ Single Maturity If you do not renew the account, we will do the following with your deposit:
if you do not reflew the account, we will do the following with your deposit.
☐ We reserve the right to redeem the account under the following circumstances:
FEE INFORMATION
Account Fees / Service Charge, balance to avoid service charge and how balance is determined: The following fees may be assessed against your account: See attached Additional Account Fee Schedule.
PONUS INFORMATION
BONUS INFORMATION
☐ You will receive as a bonus.
To obtain the bonus you must maintain:
For:



Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
A-T-4	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3	
	NOTE: Other financial institutions or ATM operators may charge a fee f	or using their ATMs	
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
		-	
Overalmost	Overdraft-Returned Item Fee	\$37 per item*	
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,	
	Overdraft Protection Annual Fee	\$0	
	Overdraft Protection Transfer Fee	\$10	
	*NOTE: A single item may be subject to multiple fees.		
	<u>Full Coverage</u> – This account includes Full Coverage Courtesy Overdraft have enough money in your account to cover a transaction by the follow may authorize and pay it at our discretion:		
Courtesy Overdraft	 checks, other transactions using your checking account number, automatic bill payments, including online bill payment services, or everyday Debit Card transactions 		
Service	Refer to the Deposit Account Agreement & Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.		
		ı	
	Electronic Statements	\$0	
	Paper Statements	\$5	
	Research Fee	\$25 per hour	
Statements	Research Fee Checks, Statements and Documents	\$25 per hour	
Statements and Research		\$25 per hour \$6 per item	
	Checks, Statements and Documents		
	Checks, Statements and Documents Paper Copy	\$6 per item	

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	Account Services		
	Stop Payment Fee	\$37	
	Checks for Purchase	'	
	Check Printing	Depends on Style	
	Counter Checks (Quantity of 3)	\$6	
	Official Check	\$12	
	Money Order	\$7	
	Funds Transfer		
	Bankline Transfer	\$0	
Transactional	Online Banking Transfer	\$0	
Support	Telephone Transfer	\$ 5	
	Wires		
	Incoming – Domestic	\$15	
	Incoming – Foreign	\$15	
	Outgoing – Domestic (U.S. Dollars)	\$25	
	Outgoing – Foreign (U.S. Dollars)	\$40	
	Outgoing – Foreign (Foreign Currency)	\$40	
	Deposited Checks Returned	·	
	Chargeback Fee	\$13 per item*	
	Redeposit Item Fee	\$13 per item*	
	*NOTE: An item that has been deposited once may be sub	· ·	
	and a Redeposit Item Fee if it is returned to Northwest for non-payment.		
	and a Redeposit Item Fee if it is returned to Northwest for	r non-payment.	
		r non-payment.	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	r non-payment.	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below):	pose charges in addition to those	
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those \$8 per item	
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25	
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	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150	
Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150 \$100	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may impos	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	

(Non Interest Bearing Account)

Account Holder(s):	Financial Institution:
	NORTHWEST BANK
	100 LIBERTY STREET P.O. BOX 128
	WARREN, PA 16365
Product Name: Business Checking-Non-Int-437	Phone Number: (877) 672-5678
This disclosure contains information about terms and Items preceded by	fees for some of the accounts we offer. a apply only if checked.
LIN	MITATIONS
V v v distriction of the second secon	
You must deposit 100.00 to open this accou	
You may not make additional deposits into this accound You may not deposit more than	
You may not deposit more than to th You may not make withdrawals from your account un	is account.
Deposit limitations are as follows:	in the maturity date.
Deposit inflitations are as follows.	
Withdrawal limitations are as follows:	
☐ The minimum amount you may withdraw (write a check	(for) is
FEE II	NFORMATION
Account Fees / Service Charge, balance to avoid service	
A Minimum Average Daily Balance of \$5,000.00 must be maintained to avoid a \$	· ·
There will be an additional charge of \$0.15 for each item over 100, combined delenged the average daily balance is calculated by adding the principal in the account for	bits, credits, and deposited items, per statement period. r each day of the period and dividing that figure by the number of days in the period.
This account includes our Courtesy Overdraft Service - full overdraft coverage for	or checks and other transactions made using your checking account number, automatic card transactions. Refer to the Deposit Account Agreement & Disclosure and Business
	es. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line
	·
The following fees may be assessed against your accoun	t:
See attached Additional Account Fee Schedule.	
BONUS	INFORMATION
☐ You will receive	as a bonus.
To obtain the bonus you must maintain:	
10 obtain the bonds you must maintain.	



Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
A-T-4	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3	
	NOTE: Other financial institutions or ATM operators may charge a fee f	or using their ATMs	
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
		-	
Overalmost	Overdraft-Returned Item Fee	\$37 per item*	
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,	
	Overdraft Protection Annual Fee	\$0	
	Overdraft Protection Transfer Fee	\$10	
	*NOTE: A single item may be subject to multiple fees.		
	<u>Full Coverage</u> – This account includes Full Coverage Courtesy Overdraft have enough money in your account to cover a transaction by the follow may authorize and pay it at our discretion:		
Courtesy Overdraft	 checks, other transactions using your checking account number, automatic bill payments, including online bill payment services, or everyday Debit Card transactions 		
Service	Refer to the Deposit Account Agreement & Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.		
		ı	
	Electronic Statements	\$0	
	Paper Statements	\$5	
	Research Fee	\$25 per hour	
Statements	Research Fee Checks, Statements and Documents	\$25 per hour	
Statements and Research		\$25 per hour \$6 per item	
	Checks, Statements and Documents		
	Checks, Statements and Documents Paper Copy	\$6 per item	

Northwest Bank is Member FDIC Revised 7/17/2023

	Account Services		
	Stop Payment Fee	\$37	
	Checks for Purchase	'	
	Check Printing	Depends on Style	
	Counter Checks (Quantity of 3)	\$6	
	Official Check	\$12	
	Money Order	\$7	
	Funds Transfer		
	Bankline Transfer	\$0	
Transactional	Online Banking Transfer	\$0	
Support	Telephone Transfer	\$ 5	
	Wires		
	Incoming – Domestic	\$15	
	Incoming – Foreign	\$15	
	Outgoing – Domestic (U.S. Dollars)	\$25	
	Outgoing – Foreign (U.S. Dollars)	\$40	
	Outgoing – Foreign (Foreign Currency)	\$40	
	Deposited Checks Returned	·	
	Chargeback Fee	\$13 per item*	
	Redeposit Item Fee	\$13 per item*	
	*NOTE: An item that has been deposited once may be sub	· ·	
	and a Redeposit Item Fee if it is returned to Northwest for non-payment.		
	and a Redeposit Item Fee if it is returned to Northwest for	r non-payment.	
		r non-payment.	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	r non-payment.	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below):	pose charges in addition to those	
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those \$8 per item	
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity)	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150	
Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150 \$100	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may impos	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	

(Non Interest Bearing Account)

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET
	P.O. BOX 128 WARREN, PA 16365
Product Name: Escrow Mgmt Disbursement-442	Phone Number: (877) 672-5678
This disclosure contains information about terms and f	()
	a a apply only if checked.
LIM	ITATIONS
You must deposit 0.00 to open this account	nt.
You may not make additional deposits into this accour	nt.
You may not deposit more than to this to this You may not make withdrawals from your account until	s account.
Deposit limitations are as follows:	in the maturity date.
☐ Withdrawal limitations are as follows:	
The minimum amount you may withdraw (write a check	for) is
FEE IN	FORMATION
Account Fees / Service Charge, balance to avoid service c	harge and how balance is determined:
The following fees may be assessed against your account	
See attached Additional Account Fee Schedule	
DONNO	WEODMATION
_	INFORMATION
☐ You will receive	as a bonus.
To obtain the bonus you must maintain:	



Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
A-T-4	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3	
	NOTE: Other financial institutions or ATM operators may charge a fee f	or using their ATMs	
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
		-	
Overalmost	Overdraft-Returned Item Fee	\$37 per item*	
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,	
	Overdraft Protection Annual Fee	\$0	
	Overdraft Protection Transfer Fee	\$10	
	*NOTE: A single item may be subject to multiple fees.		
	<u>Full Coverage</u> – This account includes Full Coverage Courtesy Overdraft have enough money in your account to cover a transaction by the follow may authorize and pay it at our discretion:		
Courtesy Overdraft	 checks, other transactions using your checking account number, automatic bill payments, including online bill payment services, or everyday Debit Card transactions 		
Service	Refer to the Deposit Account Agreement & Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.		
		ı	
	Electronic Statements	\$0	
	Paper Statements	\$5	
	Research Fee	\$25 per hour	
Statements	Research Fee Checks, Statements and Documents	\$25 per hour	
Statements and Research		\$25 per hour \$6 per item	
	Checks, Statements and Documents		
	Checks, Statements and Documents Paper Copy	\$6 per item	

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	Account Services		
	Stop Payment Fee	\$37	
	Checks for Purchase	'	
	Check Printing	Depends on Style	
	Counter Checks (Quantity of 3)	\$6	
	Official Check	\$12	
	Money Order	\$7	
	Funds Transfer		
	Bankline Transfer	\$0	
Transactional	Online Banking Transfer	\$0	
Support	Telephone Transfer	\$ 5	
	Wires		
	Incoming – Domestic	\$15	
	Incoming – Foreign	\$15	
	Outgoing – Domestic (U.S. Dollars)	\$25	
	Outgoing – Foreign (U.S. Dollars)	\$40	
	Outgoing – Foreign (Foreign Currency)	\$40	
	Deposited Checks Returned	·	
	Chargeback Fee	\$13 per item*	
	Redeposit Item Fee	\$13 per item*	
	*NOTE: An item that has been deposited once may be sub	· ·	
	and a Redeposit Item Fee if it is returned to Northwest for non-payment.		
	and a Redeposit Item Fee if it is returned to Northwest for	r non-payment.	
		r non-payment.	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	r non-payment.	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below):	pose charges in addition to those	
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those \$8 per item	
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12	
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity)	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150	
Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150 \$100	
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may impos	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	



Basic Checking Truth in Savings Inquiry Disclosure (Non-Interest-Bearing Account)

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Basic Checking - 450	Phone Number: (877) 672-5678

This disclosure contains information about terms and fees for the Basic Checking account.

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge *Waived if owner on Affinity Premier checking account.	\$5*	
Interest Rate Information		
This account is a non-interest-bearing account.		
Limitations		
Deposit Limitations are as follows: Not eligible for Mobile Depos	it or AuToMatic Deposit at an ATM	
Withdrawal Limitations are as follows: Not eligible for Courtesy	Overdraft Service	
Online Banking Limitations are as follows: Not eligible for Mobile	e Deposit or External Transfer Service	
Fee Information		
See attached Additional Account Fee Schedule for more fee info	mation.	



Basic Checking Additional Account Fee Schedule

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3	
	NOTE: Other financial institutions or ATM operators may charge a fee t	for using their ATM	
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
Overdraft Services	Overdraft-Returned Item Fee	\$37 per item*	
Services	Overdraft-Combined Maximum Item Fee	5 per day or \$185	
	*NOTE: A single item may be subject to multiple fees.		
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service		
	Electronic Statements	\$0	
	Electronic Statements Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account	\$0 \$3*	
	Paper Statements		
tatements	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account	\$3*	
tatements and Research	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee	\$3*	
	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee Checks, Statements and Documents	\$3* \$25 per hour	
	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee Checks, Statements and Documents Paper Copy	\$3* \$25 per hour \$6 per item	

\$30 per hour

Statement Reconciliation

	Account Services		
	Stop Payment Fee	\$37	
	Checks for Purchase		
	Check Printing	Depends on Style	
	Counter Checks (Quantity of 3)	\$6	
	Official Check	\$12	
	Money Order	\$7	
	Funds Transfer		
	Bankline Transfer	\$0	
	Online Banking Transfer	\$0	
Transactional Support	Telephone Transfer	\$5	
	Wires	Φ3	
	Incoming – Domestic	\$15	
	Incoming – Bornesac	\$15	
	Outgoing – Domestic (U.S. Dollars)		
		\$25	
	Outgoing – Foreign (U.S. Dollars)	\$40	
	Outgoing – Foreign (Foreign Currency) \$40		
	Deposited Checks Returned	to	
	Chargeback Fee	\$0	
	Redeposit Item Fee	\$0	
	International Collection (third parties or other banks may impedisclosed below):	pose charges in addition to those	
	International Item Deposited	\$8 per item	
	International Collection	\$25 plus handling	
	International Chargeback Fee	\$13 plus fees incurred by Northwest	
International Items	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25	
	Foreign Draft Purchase	\$25	
		'	
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month	
	Escheat Processing	\$20 per account	
	Garnishment	\$150	
Other Charges and	Levy/Attachment Processing	\$100	
Services	Verification of Deposit	\$10	
	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):		
	Coupons	\$25 per envelope	

Domestic Check Collection

\$8 per item



Student Checking Truth in Savings Inquiry Disclosure (Non-Interest-Bearing Account)

Account Holder(s):	Financial Institution:	
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365	
Product Name: Student Checking - 452	Phone Number: (877) 672-5678	

This disclosure contains information about terms and fees for the Student Checking account.

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge	\$0	
Interest Rate Information		
This account is a non-interest-bearing account.		
Fee Information		
When the student reaches age 25, this account will automaticall	convert to the terms, conditions, and applicable fees	

non-interest-bearing checking account offered at that time.

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.



Student Checking

	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
ATM and	At Allpoint ATMs Find them at www.allpointnetwork.com	\$ O
Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$ 3
	NOTE: Other financial institutions or ATM operators may charge a fee fo	r using their ATMs
	Expedited Debit Card Delivery	\$35
	Debit Card Stop Payment Fee	\$37
	Overdraft-Paid Item Fee	\$37 per item*
	Overdraft-Returned Item Fee	\$37 per item*
Overdraft	Overdraft-Combined Maximum Item Fee	5 per day or \$185
Services	Overdraft Protection Annual Fee	\$0
	Overdraft Protection Transfer Fee	\$10
	*NOTE: A single item may be subject to multiple fees.	ΨΙΟ
	L	
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
Overdraft	This account is not eligible for Courtesy Overdraft Service Electronic Statements	\$0
Overdraft		\$0 \$3*
Overdraft	Electronic Statements Paper Statements	
Overdraft Service Statements	Electronic Statements Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account	\$3*
Overdraft Service	Electronic Statements Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee	\$3*
Overdraft Service Statements	Electronic Statements Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee Checks, Statements and Documents	\$3* \$25 per hour
Overdraft Service Statements	Electronic Statements Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee Checks, Statements and Documents Paper Copy	\$3* \$25 per hour \$6 per item

Revised 3/4/2024 Northwest Bank is Member FDIC

	Account Services			
	Stop Payment Fee	\$37		
	Checks for Purchase			
	Check Printing	Depends on Style		
	Counter Checks (Quantity of 3)	\$6		
	Official Check	\$12		
	Money Order	\$7		
	Funds Transfer			
	Bankline Transfer	\$0		
Transactional	Online Banking Transfer	\$0		
Support	Telephone Transfer	\$5		
	Wires			
	Incoming – Domestic	\$15		
	Incoming – Foreign	\$15		
	Outgoing – Domestic (U.S. Dollars)	\$25		
	Outgoing – Foreign (U.S. Dollars)	\$40		
	Outgoing – Foreign (Foreign Currency)	\$40		
	Deposited Checks Returned			
	Deposited Checks Returned Chargeback Fee	\$0		
	Deposited Checks Returned Chargeback Fee Redeposit Item Fee	\$0 \$0		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below):	\$0 pose charges in addition to those		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated) International Item Deposited	\$0 pose charges in addition to those \$8 per item		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection	\$0 pose charges in addition to those \$8 per item \$25 plus handling		
International	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated) International Item Deposited	\$0 pose charges in addition to those \$8 per item \$25 plus handling		
International Items	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity)	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25		
Items	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account		
	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150		
Items Other Charges	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$10		
Items Other Charges	Chargeback Fee Redeposit Item Fee International Collection (third parties or other banks may implications below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may impose	\$0 pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$10		



Truth in Savings Inquiry Disclosure (Variable Rate) Signature Checking

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Signature Checking - 453	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Signature Checking account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

Account Opening and Usage	
Minimum Deposit to Open	\$25
Monthly Service Charge	\$0

Program Requirements – to have or own a Signature Checking account you must be invited to and working with a Northwest Private Banker and have \$500,000 in combined deposit and investment balances. Should you fall below the \$500,000 and/or terminate your private banker relationship, we may change your Signature Checking account to a different product type subject to the current rates and fees associated with that product.

Deposit Balances:

Calculated by adding the current balances in all Northwest Bank deposit accounts as of the close of your statement cycle for this checking account. Accounts used to calculate your deposit relationship balances include all Northwest checking, savings, money market, certificate of deposit and individual retirement accounts owned by at least one of the owners listed on this checking account. Only personal accounts that are either solely owned, jointly owned, or account trustees, will qualify for relationship balances. Holds placed on deposits according to our Funds Availability Policy Disclosure do not reduce your current balance for deposit relationship balance calculation. Any account used in the calculation of your deposit relationship balance may be subject to its own service charge and must still meet the requirements disclosed for waiving the service charge specific to that account as applicable.

Investment Balances:

Must be held in an eligible personal LPL Financial' account with Northwest Investment Services. Investment products that are excluded from balance calculations, include life insurance products, Turnkey Asset Management Platform (TAMP) accounts and other investments that are classified as Alternative Investments at LPL Financial. LPL Financial accounts must have all required account paperwork up to date. LPL accounts must be held in the primary account holder name and have the same SSN or TIN associated with the Signature Checking account. Investment balances will be calculated using LPL Financial month end values.

Interest Rate Information

mice estimate in ordination			
This account is an interest-bearing acc	ount.		
Interest Rate	0.02%	Annual Percentage Yield	0.02 %

The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account at any time. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum average daily balance of \$1,500 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations

Withdrawal Limitations are as follows: This is a Negotiable Order of Withdrawal (NOW) Account.

Fee Information

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.

Deposit products offered by Northwest Bank, Member FDIC

¹ Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Northwest Bank and Northwest Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Northwest Investment Services and may also be employees of Northwest Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Northwest Bank or Northwest Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency

Not Bank Guaranteed

Not Bank Deposits or Obligations

May Lose Value



Additional Account Fee Schedule Signature Checking

oignature erreekii	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0	
	At non-Northwest or non-Allpoint ATMs	\$0	
ATM and Debit Card Fees	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs		
Debit Card Fees	Reimbursement of Other Financial Institutions' ATM Fees	Up to \$20; credited on the last business day of the month	
	Expedited Debit Card Delivery	\$0	
	Debit Card Stop Payment Fee	\$0	

Overdraft Services

Overdraft-Paid Item Fee	\$37 per item*
Overdraft-Returned Item Fee	\$37 per item*
Overdraft-Combined Maximum Item Fee	5 per day or \$185
Overdraft Protection Annual Fee	\$0
Overdraft Protection Transfer Fee	\$0
*Note: A single item may be subject to multiple fees.	

Courtesy Overdraft Service

<u>Standard Coverage</u> – This account includes Standard Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:

checks, other transactions using your checking account number
 or automatic bill payments, including online bill payment services

If we choose to pay an item as described in this section, you will be assessed an Overdraft-Paid Item Fee. If we choose not to pay you will be charged an Overdraft-Returned Item Fee. For details regarding overdraft fees, refer to the Overdraft Services section of this Additional Account Fee Schedule. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service. Refer to the Deposit Account Agreement & Disclosure for more information regarding coverage and fees.

We will not cover

- ATM transactions, or
- Everyday Debit Card transactions (unless you ask us to, see below).

Full Coverage – You may choose to opt into Full Coverage Courtesy Overdraft Service, in addition to our Standard Coverage. If you do not have enough money in your account to cover a transaction made by an everyday Debit Card transaction, we may authorize and pay it at our discretion.

Statements and Research

Electronic Statements	\$0
Paper Statements	\$0
Research Fee	\$25 per hour
Checks, Statements and Documents	
Paper Copy	\$6 per item
CD – Creation of a CD with Document Images	\$50
Special Statement – Instant Statement Printed in Branch	\$10
Statement Reconciliation	\$30 per hour

	Account Services		
	Stop Payment Fee	\$0	
	Checks for Purchase		
	Check Printing	Depends on Style	
	Check orders from Deluxe® - Specialty checks free *Personal checks include wallet duplicate top & end stub		
	Counter Checks (Quantity of 3)	\$0	
	Official Check	\$0	
	Money Order	\$0	
	Funds Transfer		
	Bankline Transfer	\$0	
Transactional Support	Online Banking Transfer	\$0	
	Telephone Transfer	\$0	
	Wires	I	
	Incoming – Domestic	\$0	
	Incoming – Foreign	\$0	
	Outgoing – Domestic (U.S. Dollars)	\$0	
	Outgoing – Foreign (U.S. Dollars)	\$0	
	Outgoing – Foreign (Foreign Currency)	\$0	
	Deposited Check Returned		
	Chargeback Fee	\$0	
	Redeposit Item Fee	\$0	
	<u>'</u>	l ·	
	International Collection (third parties or other banks may impose disclosed below):	e charges in addition to those	
	International Item Deposited	\$8 per item	
	International Collection	\$25 plus handling	
International Items	International Chargeback Fee	\$13 plus fees incurred by Northwest	
international feems	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25	
	Foreign Draft Purchase	\$25	
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month	
	Escheat Processing	\$20 per account	
	Garnishment	\$150	
Other Charges	Levy/Attachment Processing	\$100	
and Services	Verification of Deposit	\$10	
	Domestic Collection (third parties or other banks may impose chelow):	narges in addition to those disclosed	
	Coupons	\$25 per envelope	
	Domestic Check Collection	\$8 per item	

(Non Interest Bearing Account)

Account Holder(s):	Financial Institution:	
	NORTHWEST BANK 100 LIBERTY STREET	
	P.O. BOX 128 WARREN, PA 16365	
Product Name: Escrow Deposit Account-460	Phone Number: (877) 672-5678	
This disclosure contains information about terms and	(=)	
	a 🗖 apply only if checked.	
LIN	MITATIONS	
You must deposit 0.00 to open this accou	int.	
You may not make additional deposits into this account.		
• • • • • • • • • • • • • • • • • • • •	is account.	
You may not make withdrawals from your account un Deposit limitations are as follows:	in the maturity date.	
☑ Withdrawal limitations are as follows:		
Check writing is prohibited. Please contact Business Services for	withdrawal approval.	
☐ The minimum amount you may withdraw (write a check	for) is	
FEE II	NFORMATION	
Account Fees / Service Charge, balance to avoid service	charge and how balance is determined:	
The following fees may be assessed against your accoun-	t:	
The following fees may be assessed against your accounsee attached Additional Account Fee Schedule.	t:	
	t:	
See attached Additional Account Fee Schedule.	INFORMATION	
See attached Additional Account Fee Schedule.		
See attached Additional Account Fee Schedule. BONUS	INFORMATION	
See attached Additional Account Fee Schedule. BONUS You will receive	INFORMATION	
See attached Additional Account Fee Schedule. BONUS You will receive	INFORMATION	



Additional Account Fee Schedule

Some fees may not apply to all products

	_		
	Northwest Bank ATM Fees		
ATM and Debit Card Fees	At Northwest ATMs	\$0	
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
	At non-Northwest or non-Allpoint ATMs	\$ 3	
	NOTE: Other financial institutions or ATM operators may charge a fee f	or using their ATMs	
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
		427 11 12	
	Overdraft-Paid Item Fee	\$37 per item*	
	Overdraft-Returned Item Fee	\$37 per item*	
Overdraft Services	Overdraft An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.		
	Overdraft Protection Annual Fee	\$0	
	Overdraft Protection Transfer Fee	\$10	
	*NOTE: A single item may be subject to multiple fees.		
	<u>Full Coverage</u> – This account includes Full Coverage Courtesy Overdraf have enough money in your account to cover a transaction by the follow may authorize and pay it at our discretion:		
Courtesy	everyday Debit Card transactions		
Overdraft			
=		s, or ution regarding ion (ODP) services	
Overdraft	 everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more information coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be 	s, or ution regarding ion (ODP) services	
Overdraft	 everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more information coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be 	s, or ution regarding ion (ODP) services	
Overdraft	 everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more information coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. 	s, or ution regarding ion (ODP) services less expensive than	
Overdraft	everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more information coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. Electronic Statements	s, or ation regarding ion (ODP) services less expensive than \$0	
Overdraft Service Statements	everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informat coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. Electronic Statements Paper Statements	s, or ution regarding ion (ODP) services less expensive than \$0 \$5	
Overdraft Service	everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informat coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. Electronic Statements Paper Statements Research Fee	s, or ution regarding ion (ODP) services less expensive than \$0 \$5	
Overdraft Service Statements	everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informat coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. Electronic Statements Paper Statements Research Fee Checks, Statements and Documents	s, or ation regarding ion (ODP) services less expensive than \$0 \$5 \$25 per hour	
Overdraft Service Statements	everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informat coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. Electronic Statements Paper Statements Research Fee Checks, Statements and Documents Paper Copy	s, or ation regarding ion (ODP) services less expensive than \$0 \$5 \$25 per hour \$6 per item	

Northwest Bank is Member FDIC Revised 7/17/2023

	Account Services		
	Stop Payment Fee	\$37	
	Checks for Purchase	<u>'</u>	
	Check Printing	Depends on Style	
	Counter Checks (Quantity of 3)	\$6	
	Official Check	\$12	
	Money Order	\$7	
	Funds Transfer		
	Bankline Transfer	\$0	
Transactional	Online Banking Transfer	\$0	
Support	Telephone Transfer	\$5	
	Wires		
	Incoming – Domestic	\$15	
	Incoming – Foreign	\$15	
	Outgoing – Domestic (U.S. Dollars)	\$25	
	Outgoing – Foreign (U.S. Dollars)	\$40	
	Outgoing – Foreign (Foreign Currency)	\$40	
	Deposited Checks Returned	i	
	Chargeback Fee	\$13 per item*	
	Redeposit Item Fee	\$13 per item*	
	*NOTE: An item that has been deposited once may be subj		
	and a Redeposit Item Fee if it is returned to Northwest for non-payment.		
	International Collection (third parties or other banks may impose charges in addition to tho disclosed below):		
		pose charges in addition to those	
		pose charges in addition to those \$8 per item	
	disclosed below):	-	
International	disclosed below): International Item Deposited	\$8 per item	
International Items	disclosed below): International Item Deposited International Collection	\$8 per item \$25 plus handling \$13 plus fees incurred	
	disclosed below): International Item Deposited International Collection International Chargeback Fee	\$8 per item \$25 plus handling \$13 plus fees incurred	
	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest	
	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest	
	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15	
	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25	
	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity)	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month	
	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account	
	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month	
Items	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account	
	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150	
Items Other Charges	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	
Items Other Charges	disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may impose	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100	

(Tiered Rate)

Acco	unt Holder(s):	inancial Institution	:	
		NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Drod	uct Name: IOLA (NY) - 465	Phone Number: (877) 672-5678		
	is disclosure contains information about terms, fees and		•	ounts we offer.
	Interest Rates and Annual Percentage Yields are curren	t as of		
	Items preceded by a ☐ app			
	RATE INFORMA	ATION		
	ccount is an interest bearing account. iered Rate - Full Balance			
	Range of Balances	Interest Rate	Annual Percenta Min	age Yield Ranges Max
	*	0.00% %	0.00% %	0.00% %
		0.00% %	0.00% %	0.00% %
-		0.00% % 0.00% %	0.00% % 0.00% %	0.00% % 0.00% %
		0.00% %	0.00% %	0.00% %
	//A			
	/A //A			
	//A //A			
∏ IT 🔀	/A			
Intere	At our discretion, we may change the interest rate on the all At your discretion, you may change the interest rate on the all At your discretion, you may change the interest rate on the all The interest rate and annual percentage yield will not char give you thirty (30) days advance written notice prior to deal of the interest rate on the account is based on of: The interest rate on your account may change at any time are interest rate will never increase by more than change. The interest rate will never drop more than below disclosed to you. The interest rate will never drop more than below disclosed to you. The interest rate will never drop more than all below disclosed to you. The interest rate will never drop more than all below disclosed to you. The interest rate will never drop more than all below disclosed to you. The interest rate will never drop more than all below disclosed to you.	ple, checks) posit of noncash iten tinterest will be cred	d. Rates may vary e than above the in as (for example, or ited the account erest. but designate.	MINUS a margin (frequency) for accounts opened onlin each rate nterest rate initially checks).
	BALANCE INFOR	MATION		
	se the (select one that applies) daily balance method to calculate interest on the account. in the account each day. average—daily-balance method to calculate interest on the average daily balance in the account for the period. The average daily balance in the account for the period and dividing that other:	This method applies e account. This me erage daily balance	ethod applies a p is calculated by a	periodic rate to the adding the principal
We wi	Il use an interest accrual basis of <i>(select one that applies)</i> 365 for each day in the year. 360 for each day in the year.	ar) for each day in th	e year.	
You m	·	och day to obtain the otain the disclosed an ecount for each day o	nual percentage	yield. The average

LIMITATIONS
 (Applies to Savings and MMDA Only) You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfer and withdrawals made in person, by messenger, by mail or an ATM are unlimited. ✓ You must deposit \$\frac{100.00}{100.00}\$ to open this account. ✓ You may not make additional deposits into this account. ✓ You may not deposit more than \$\frac{0.00}{100.00}\$ to this account. ✓ You may not make withdrawals from your account until the maturity date. □ Deposit limitations are as follows:
Withdrawal limitations are as follows: Interest credited to the account is not available for Agent withdrawal. Interest, if any, will be credited to your IOLA account at the end of the assigned statement period. At the beginning of each month, interest previously credited will be debited from your account. This is a Negotiable Order of Withdrawal (NOW) Account.
☐ The minimum amount you may withdraw (write a check for) is \$ 0.00
TIME ACCOUNT INFORMATION
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:
We will use the rate in effect on the date of (select one that applies) ☐ the account was opened. ☐ date of withdrawal. ☐ This account requires the distribution of interest and does not allow interest to remain in the account. (Interim APY Rule applies) ☐ The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earning ☐ Automatic Renewal. Grace Period: ☐ If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. ☐ The renewal term is described as follows:
☐ Single Maturity If you do not renew the account, we will do the following with your deposit:
We reserve the right to redeem the account under the following circumstances:
FEE INFORMATION
The following fees may be assessed against your account: A reasonable service charge will be assessed against the collective interest total from all IOLA accounts. The net amount will be remitted to the New York State Interest On Lawyer Account Fund. Fees for additional services or incidental situations will NOT be deducted from the account but will be the responsibility of the agent in accordance with IOLA guidelines. See attached Additional Account Fee Schedule.
BONUS INFORMATION
☐ You will receive as a bonus.
To obtain the bonus you must maintain:

For:



Business Banking

Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3	
	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs		
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
	Overdraft-Returned Item Fee	\$37 per item*	
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,	
	Overdraft Protection Annual Fee	\$0	
	Overdraft Protection Transfer Fee	\$10	
	*NOTE: A single item may be subject to multiple fees.		
Courtesy Overdraft Service	 Full Coverage – This account includes Full Coverage Courtesy Overdra have enough money in your account to cover a transaction by the follo may authorize and pay it at our discretion: checks, other transactions using your checking account number automatic bill payments, including online bill payment service everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informationerage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. 	wing methods, we per, s, or ation regarding tion (ODP) services	
	Electronic Statements	\$0	
	Paper Statements	\$5	
	Research Fee	\$25 per hour	
Statements	Checks, Statements and Documents		
and Research	Paper Copy	\$6 per item	
	CD – Creation of a CD with Document Images	\$50	
	Special Statement – Instant Statement Printed in Branch	\$10	

Revised 7/17/2023 Northwest Bank is Member FDIC

Statement Reconciliation

\$30 per hour

	Account Services			
	Stop Payment Fee	\$37		
	Checks for Purchase			
	Check Printing	Depends on Style		
	Counter Checks (Quantity of 3)	\$6		
	Official Check	\$12		
	Money Order	\$7		
	Funds Transfer			
	Bankline Transfer	\$0		
Transactional	Online Banking Transfer	\$0		
Support	Telephone Transfer	\$ 5		
	Wires	<u> </u>		
	Incoming – Domestic	\$15		
	Incoming – Foreign	\$15		
	Outgoing – Domestic (U.S. Dollars)	\$25		
	Outgoing – Foreign (U.S. Dollars)	\$40		
	Outgoing – Foreign (Foreign Currency)	\$40		
	Deposited Checks Returned			
	Chargeback Fee	\$13 per item*		
	Redeposit Item Fee	\$13 per item*		
	*NOTE: An item that has been deposited once may be subject to both a Chargeback Fee			
	and a Redeposit Item Fee if it is returned to Northwest for			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	non-payment.		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im- disclosed below):	pose charges in addition to those		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	pose charges in addition to those \$8 per item		
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those		
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred		
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25		
Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150		
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10		
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may imposity)	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10		

TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Tiered Rate)

Account Holder(s):	Financial Ins	titution	1:		
	NORTHWEST B				
	P.O. BOX 128 WARREN, PA 16				
Product Name: IOLTA (IN) - 465	Phone Numb	or: /877	7) 672 5678		
		Phone Number: (877) 672-5678 fees and interest rates for some of the accounts we offer.			
Interest Rates and Annual Percentage Yie	lds are current as of $\underline{}$	kod	3/8/2024		
	ATE INFORMATION	.keu.			
This account is an interest bearing account.					
☑ Tiered Rate - Full Balance ☐ Tiered Rate - Spe	cified Tier				
			Annual Percenta	age Yield Ranges	
Range of Balances	Interes		Min	Max	
Up to \$4,999.99 \$5,000.00-\$74,999.99	0.01 0.05		0.01 % 0.05 %	0.01 %	
\$75,000.00-\$4,999,999.99	0.05		0.05 %	0.05 %	
\$5,000,000.00 and over	0.05	%	0.05 %	0.05 %	
N/A N/A					
N/A					
N/A					
N/A N/A					
The interest rate and annual percentage yie give you thirty (30) days advance written not the interest rate on the account is based or of: The interest rate on your account may change _ Rates quoted in this document may vary by geographi The interest rate will never _ increase by more change. The interest rate will never _ drop more than _ disclosed to you. Iterest begins to accrue (select one that applies) _ in o later than the business day we receive conterest _ will not be _ will be compounded the account is closed before interest is credited, we will mail the interest in a check to you or deposition of the annual percentage yield assumes interest will received.	at any time c location in which the account it than belowexceed tems (for example, checks) redit for the deposit of nonca and interest will I you will not receive the account it that and a count it the interest in an account it	s opene by mor	d. Rates may vary te than above the in this (for example, or ited the account terest. but designate.	MINUS a margin (frequency) for accounts opened oeach rate nterest rate initially checks).	
BALA	ANCE INFORMATION				
/e use the (select one that applies) ☑ daily balance method to calculate interest or in the account each day. ☐ average—daily-balance method to calculate average daily balance in the account for the in the account for each day of the period ar other:	interest on the account. T	his me	ethod applies a p is calculated by a	eriodic rate to the	
/e will use an interest accrual basis of <i>(select one the select </i>		ay in th	e year.		
ou must maintain a minimum (select one that applies) in balance of \$ in	the account each day to obt	ain the	disclosed annua	l percentage yield.	
average daily balance of \$ 0.00 daily balance is calculated by adding the pri by the number of days in the period.	to obtain the discl	osed an	inual percentage	yield. The average	

LIMITATIONS
Withdrawal limitations are as follows: Interest credited to the account is not available for Agent withdrawal. Interest, if any, will be credited to your IOLTA account at the end of the assigned statement period. At the beginning of each month, interest previously credited will be debited from your account. This is a Negotiable Order of Withdrawal (NOW) Account.
☐ The minimum amount you may withdraw (write a check for) is \$_0.00
TIME ACCOUNT INFORMATION
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:
We will use the rate in effect on the date of (select one that applies) the account was opened. date of withdrawal. This account requires the distribution of interest and does not allow interest to remain in the account. (Interim APY Rule applies) The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings Automatic Renewal. Grace Period: If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. The renewal term is described as follows:
 ☐ Single Maturity If you do not renew the account, we will do the following with your deposit: ☐ We reserve the right to redeem the account under the following circumstances:
The following fees may be assessed against your account: A reasonable service charge will be assessed against the collective interest total from all IOLTA accounts. The net amount will be remitted to the appropriate state's IOLTA Program. Fees for additional services or incidental situations will NOT be deducted from the account but will be the responsibility of the agent in accordance with IOLTA guidelines. See attached Additional Account Fee Schedule.
BONUS INFORMATION
You will receive as a
bonus.
To obtain the bonus you must maintain:

For:



Business Banking

Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3	
	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs		
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
	Overdraft-Returned Item Fee	\$37 per item*	
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,	
	Overdraft Protection Annual Fee	\$0	
	Overdraft Protection Transfer Fee	\$10	
	*NOTE: A single item may be subject to multiple fees.		
Courtesy Overdraft Service	 Full Coverage – This account includes Full Coverage Courtesy Overdra have enough money in your account to cover a transaction by the follo may authorize and pay it at our discretion: checks, other transactions using your checking account number automatic bill payments, including online bill payment service everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informationerage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. 	wing methods, we per, s, or ation regarding tion (ODP) services	
	Electronic Statements	\$0	
	Paper Statements	\$5	
	Research Fee	\$25 per hour	
Statements	Checks, Statements and Documents		
and Research	Paper Copy	\$6 per item	
	CD – Creation of a CD with Document Images	\$50	
	Special Statement – Instant Statement Printed in Branch	\$10	

Revised 7/17/2023 Northwest Bank is Member FDIC

Statement Reconciliation

\$30 per hour

	Account Services			
	Stop Payment Fee	\$37		
	Checks for Purchase			
	Check Printing	Depends on Style		
	Counter Checks (Quantity of 3)	\$6		
	Official Check	\$12		
	Money Order	\$7		
	Funds Transfer			
	Bankline Transfer	\$0		
Transactional	Online Banking Transfer	\$0		
Support	Telephone Transfer	\$ 5		
	Wires	<u> </u>		
	Incoming – Domestic	\$15		
	Incoming – Foreign	\$15		
	Outgoing – Domestic (U.S. Dollars)	\$25		
	Outgoing – Foreign (U.S. Dollars)	\$40		
	Outgoing – Foreign (Foreign Currency)	\$40		
	Deposited Checks Returned			
	Chargeback Fee	\$13 per item*		
	Redeposit Item Fee	\$13 per item*		
	*NOTE: An item that has been deposited once may be subject to both a Chargeback Fee			
	and a Redeposit Item Fee if it is returned to Northwest for			
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	non-payment.		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im- disclosed below):	pose charges in addition to those		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	pose charges in addition to those \$8 per item		
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those		
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred		
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred		
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implicated below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25		
Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150		
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10		
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may implied disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may imposity)	\$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$15 \$25 \$15 \$25 \$10 per month \$20 per account \$150 \$100 \$10		

TRUTH IN SAVINGS INQUIRY DISCLOSURE (Variable Rate)

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET
	P.O. BOX 128 WARREN, PA 16365
Product Name: IOLTA/IOTA (OH) - 465	Phone Number: (877) 672-5678
Interest Rates and Annual Percentage Yields ar	fees and interest rates for some of the accounts we offer. e current as of
	NFORMATION
	rate on the account is0.01 % with an annual percentage percentage yield may change. (select one that applies)
At our discretion, we may change the interest rate	
At your discretion, you may change the interest ra	ate on the account. I not change for at least thirty (30) calendar days. We agree to
give you thirty (30) days advance written notice p	rior to decreasing the rate.
The interest rate on the account is based on	(index)
The interest rate on your account may change _at any	%. ^{time} (frequency)
	tion in which the account is opened. Rates may vary for accounts opened online
	% each rate
=	% below% above the interest rate
Interest begins to accrue (select one that applies)	
on the business day you deposit non cash items no later than the business day we receive credit f	(for example, checks). for the deposit of noncash items (for example, checks).
Interest X will not be will be compounded	
We will mail the interest in a check to you or deposit th	e interest in an account that you designate.
If the account is closed before interest is credited, you	will not receive the accrued interest.
The annual percentage yield for time deposit assumes intreduce earnings.	erest will remain on deposit until maturity. A withdrawal will
	E INFORMATION
We use the (select one that applies) X daily balance method to calculate interest on the	account. This method applies a daily periodic rate to the principal
in the account each day.	
average daily balance in the account for the perior	est on the account. This method applies a periodic rate to the d. The average daily balance is calculated by adding the principal iding that figure by the number of days in the period.
We will use an interest accrual basis of (select one that appl	facil
	a leap year) for each day in the year.
360 for each day in the year.	
You must maintain a minimum (select one that applies)	
You must maintain a minimum (select one that applies) balance of \$ 0.00 in the	e account each day to obtain the disclosed annual percentage
You must maintain a minimum (select one that applies) balance of \$ 0.00 in the yield. average daily balance of \$ 5000.00	e account each day to obtain the disclosed annual percentage to obtain the disclosed annual percentage yield. The average lin the account for each day of the period and dividing that figure
You must maintain a minimum (select one that applies) □ balance of \$ 0.00 in the yield. ☑ average daily balance of \$ 5000.00 daily balance is calculated by adding the principal by the number of days in the period.	to obtain the disclosed annual percentage yield. The average
You must maintain a minimum (select one that applies) balance of \$	to obtain the disclosed annual percentage yield. The average lin the account for each day of the period and dividing that figure
You must maintain a minimum (select one that applies) balance of \$ 0.00 in the yield. average daily balance of \$ 5000.00 daily balance is calculated by adding the principal by the number of days in the period. LIM (Applies to Savings and MMDA Only) You may make six (6 by preauthorized or automatic transfer, telephone (in check, draft, debit card or similar order (including POS)	to obtain the disclosed annual percentage yield. The average in the account for each day of the period and dividing that figure the account for each day of the period and dividing that figure to transfers from your account each four (4) week or similar period cluding data transmission) agreement, order or instruction or by transactions) made by you and payable to third parties. Transfers
You must maintain a minimum (select one that applies) balance of \$ 0.00 in the yield. average daily balance of \$ 5000.00 daily balance is calculated by adding the principal by the number of days in the period. LIM (Applies to Savings and MMDA Only) You may make six (6 by preauthorized or automatic transfer, telephone (in check, draft, debit card or similar order (including POS and withdrawals made in person, by messenger,	to obtain the disclosed annual percentage yield. The average lin the account for each day of the period and dividing that figure littrations b) transfers from your account each four (4) week or similar period accounting data transmission) agreement, order or instruction or by transactions) made by you and payable to third parties. Transfers nail or an ATM are unlimited.
You must maintain a minimum (select one that applies) balance of \$	to obtain the disclosed annual percentage yield. The average lin the account for each day of the period and dividing that figure littrations b) transfers from your account each four (4) week or similar period accounting data transmission) agreement, order or instruction or by transactions) made by you and payable to third parties. Transfers nail or an ATM are unlimited.
You must maintain a minimum (select one that applies) balance of \$	to obtain the disclosed annual percentage yield. The average lin the account for each day of the period and dividing that figure states of the period and dividing that figure states of the account for each day of the period and dividing that figure states of the account for each four (4) week or similar period account gate transmission) agreement, order or instruction or by transactions) made by you and payable to third parties. Transfers mail or an ATM are unlimited.

	LIMITATIONS (continued)
\boxtimes	Withdrawal limitations are as follows: Interest credited to the account is not available for Agent withdrawal. Interest, if any, will be credited to your IOLTA account at the end of the assigned statement period. At the beginning of each month, interest previously credited will be debited from your account. This is a Negotiable Order of Withdrawal (NOW) Account.
	The minimum amount you may withdraw (write a check for) is \$\frac{0.00}{
	TIME ACCOUNT INFORMATION
lf y	ou withdraw any of the principal or interest before the maturity date we may impose a penalty of:
We	will use the rate in effect on the date of (select one that applies) The account was opened.
_	date of withdrawal.
	This account requires the distribution of interest and does not allow interest to remain in the account. (Interim APY Rule applies)
	The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period:
_	☐ If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. ☐ The renewal term is described as follows:
_ 	Single Maturity If you do not renew the account, we will do the following with your deposit: We reserve the right to redeem the account under the following circumstances:
	FEE INFORMATION
The Ar ap	e following fees may be assessed against your account: reasonable service charge will be assessed against the collective interest total from all IOLTA accounts. The net amount will be remitted to the propriate state's IOLTA Program. Fees for additional services or incidental situations will NOT be deducted directly from the account but will be responsibility of the agent in accordance with IOLTA guidelines. e attached Additional Account Fee Schedule.
	BONUS INFORMATION
	You will receive as a bonus.
	To obtain the bonus you must maintain:
	For



Business Banking

Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3	
	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs		
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
	Overdraft-Returned Item Fee	\$37 per item*	
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,	
	Overdraft Protection Annual Fee	\$0	
	Overdraft Protection Transfer Fee	\$10	
	*NOTE: A single item may be subject to multiple fees.		
Courtesy Overdraft Service	 Full Coverage – This account includes Full Coverage Courtesy Overdra have enough money in your account to cover a transaction by the follo may authorize and pay it at our discretion: checks, other transactions using your checking account number automatic bill payments, including online bill payment service everyday Debit Card transactions Refer to the Deposit Account Agreement & Disclosure for more informationerage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service. 	wing methods, we per, s, or ation regarding tion (ODP) services	
	Electronic Statements	\$0	
	Paper Statements	\$5	
	Research Fee	\$25 per hour	
Statements	Checks, Statements and Documents		
and Research	Paper Copy	\$6 per item	
	CD – Creation of a CD with Document Images	\$50	
	Special Statement – Instant Statement Printed in Branch	\$10	

Revised 7/17/2023 Northwest Bank is Member FDIC

Statement Reconciliation

\$30 per hour

	Account Services				
	Stop Payment Fee	\$37			
	Checks for Purchase				
	Check Printing	Depends on Style			
	Counter Checks (Quantity of 3)	\$6			
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
Transactional	Online Banking Transfer	\$0			
Support	Telephone Transfer	\$ 5			
	Wires				
	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned	410			
	Deposited effects recurried				
	Chargehack Fee	\$13 per item*			
	Chargeback Fee	\$13 per item*			
	Chargeback Fee Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for	\$13 per item* ject to both a Chargeback Fee			
	NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	\$13 per item ject to both a Chargeback Fee non-payment.			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below):	\$13 per item* ject to both a Chargeback Fee non-payment.			
	NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	\$13 per item ject to both a Chargeback Fee non-payment. pose charges in addition to those			
International	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling			
International Items	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred			
	NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	\$13 per item ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity)	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25			
Items	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account			
	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150			
Items Other Charges	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100			
Items Other Charges	Redeposit Item Fee *NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may impos	\$13 per item* ject to both a Chargeback Fee non-payment. pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100			

TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Tiered Rate)

Accou	ınt Holder(s):	Financial Institution	:	
		NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Dradu	of Norman, IOLTA/MIIOTA (PA) - 465			
Product Name: IOLTA/MJIOTA (PA) - 465 Phone Number: (877) 672-5678 This disclosure contains information about terms, fees and interest rates for some of the accounts we offer.				
	Interest Rates and Annual Percentage Yields are currer	nt as of		
	Items preceded by a ☐ app			
	RATE INFORM	ATION		
	count is an interest bearing account. red Rate - Full Balance Tiered Rate - Specified Tier			
	Range of Balances	Interest Rate	Annual Percenta	ge Yield Ranges Max
<u> </u>	to \$4,999.99	0.01 %	0.01 %	0.01 %
	000.00 - \$74,999.99	0.05 %	0.05 %	0.05 %
\$7	5,000.00 - \$4,999,999.99	0.05 %	0.05 %	0.05 %
	.000,000.00 and over	0.05 %	0.05 %	0.05 %
N/A				
N/A				
N/				
N/A				
The The Interest Interest Interest If the	The interest rate and annual percentage yield will not char give you thirty (30) days advance written notice prior to de The interest rate on the account is based on	cheasing the rate. (ir ch the account is opene decrease by mor w exceed ple, checks) posit of noncash item decrease will be credicted the accrued interest will be credicted.	d. Rates may vary fee than above the insected the account _erest.	MINUS a margin (frequency) for accounts opened or _ each rate nterest rate initially
The an	nual percentage yield assumes interest will remain on depo	osit until maturity. A w	vithdrawal will red	uce earnings
	BALANCE INFOR		The second second	
Mouse	e the (select one that applies)			
_	daily balance method to calculate interest on the account. in the account each day. average—daily-balance method to calculate interest on the average daily balance in the account for the period. The a in the account for each day of the period and dividing tha other:	ne account. This me	thod applies a possible to a possible to a possible to a contract of the contr	eriodic rate to the
We will	use an interest accrual basis of <i>(select one that applies)</i> 365 for each day in the year. 🗵 365 (or 366 in a leap year) 360 for each day in the year.	ar) for each day in th	e year.	
You mu	average daily balance of \$ to o	ach day to obtain the btain the disclosed an	nual percentage y	yield. The average
	daily balance is calculated by adding the principal in the a by the number of days in the period.	ccount for each day o	of the period and	dividing that figure

	LIMITATIONS
	(Applies to Savings and MMDA Only) You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited. You must deposit \$\frac{100.00}{100.00}\$ to open this account. You may not make additional deposits into this account. You may not deposit more than \$\frac{0.00}{100.00}\$ to this account. You may not make withdrawals from your account until the maturity date. Deposit limitations are as follows:
	Withdrawal limitations are as follows: Interest credited to the account is not available for Agent withdrawal. Interest, if any, will be credited to your IOLTA account at the end of the assigned statement period. At the beginning of each month, interest previously credited will be debited from your account. This is a Negotiable Order of Withdrawal (NOW) Account.
	The minimum amount you may withdraw (write a check for) is \$\frac{0.00}{
	TIME ACCOUNT INFORMATION
If yo	ou withdraw any of the principal or interest before the maturity date we may impose a penalty of:
	will use the rate in effect on the date of (select one that applies) the account was opened. date of withdrawal. This account requires the distribution of interest and does not allow interest to remain in the account. (Interim APY Rule applies) The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. The renewal term is described as follows:
	Single Maturity If you do not renew the account, we will do the following with your deposit:
	We reserve the right to redeem the account under the following circumstances:
	FEE INFORMATION
A re Pen resp	e following fees may be assessed against your account: peasonable service charge will be assessed against the collective interest total from all IOLTA accounts. The net amount will be remitted to the ansylvania IOLTA Program. Fees for additional services or incidental situations will NOT be deducted directly from the account but will be the ponsibility of the agent in accordance with IOLTA guidelines. Peattached Additional Account Fee Schedule.
	BONUS INFORMATION
	You will receive as a
_	bonus.
	To obtain the bonus you must maintain:

For:



Business Banking

Additional Account Fee Schedule

Some fees may not apply to all products

	Northwest Bank ATM Fees		
ATM and Debit Card Fees	At Northwest ATMs	\$0	
	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
	At non-Northwest or non-Allpoint ATMs	\$3	
	NOTE: Other financial institutions or ATM operators may charge a fee f	or using their ATMs	
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
		-	
Overalmost	Overdraft-Returned Item Fee	\$37 per item*	
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,	
	Overdraft Protection Annual Fee	\$0	
	Overdraft Protection Transfer Fee	\$10	
	*NOTE: A single item may be subject to multiple fees.		
	<u>Full Coverage</u> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:		
Courtesy Overdraft	 checks, other transactions using your checking account number, automatic bill payments, including online bill payment services, or everyday Debit Card transactions 		
Service	Refer to the Deposit Account Agreement & Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.		
		ı	
	Electronic Statements	\$0	
	Paper Statements	\$5	
	Research Fee	\$25 per hour	
Statements	Research Fee Checks, Statements and Documents	\$25 per hour	
Statements and Research		\$25 per hour \$6 per item	
	Checks, Statements and Documents		
	Checks, Statements and Documents Paper Copy	\$6 per item	

Northwest Bank is Member FDIC Revised 7/17/2023

	Account Services			
	Stop Payment Fee	\$37		
	Checks for Purchase			
	Check Printing	Depends on Style		
	Counter Checks (Quantity of 3)	\$6		
	Official Check	\$12		
	Money Order	\$7		
	Funds Transfer			
	Bankline Transfer	\$0		
Transactional	Online Banking Transfer	\$0		
Support	Telephone Transfer	\$ 5		
	Wires			
	Incoming – Domestic	\$15		
	Incoming – Foreign	\$15		
	Outgoing – Domestic (U.S. Dollars)	\$25		
	Outgoing – Foreign (U.S. Dollars)	\$40		
	Outgoing – Foreign (Foreign Currency)	\$40		
	Deposited Checks Returned			
	Chargeback Fee	\$13 per item*		
	Redeposit Item Fee	\$13 per item*		
	*NOTE: An item that has been deposited once may be sub	· ·		
	and a Redeposit Item Fee if it is returned to Northwest for non-payment.			
	and a Redeposit Item Fee if it is returned to Northwest for	r non-payment.		
		r non-payment.		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im	r non-payment.		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below):	pose charges in addition to those		
International	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited	pose charges in addition to those \$8 per item		
International Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred		
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred		
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12		
	International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity)	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150		
Items	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$10 per month \$20 per account \$150 \$100		
	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100		
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100		
Items Other Charges	and a Redeposit Item Fee if it is returned to Northwest for International Collection (third parties or other banks may im disclosed below): International Item Deposited International Collection International Chargeback Fee Foreign Currency Purchase Standard Overnight Delivery Next Morning Delivery Foreign Currency Redemption Foreign Draft Purchase Dormant Account Fee (24 Months of Inactivity) Escheat Processing Garnishment Levy/Attachment Processing Verification of Deposit Domestic Collection (third parties or other banks may impos	pose charges in addition to those \$8 per item \$25 plus handling \$13 plus fees incurred by Northwest \$12 \$15 \$25 \$25 \$25 \$10 per month \$20 per account \$150 \$100 \$100		



Truth in Savings Inquiry Disclosure (Tiered Rate) Signature Money Market

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Type: Signature Money Market-473	Phone Number (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Signature Money Market account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge \$10		
No Monthly Service Charge When You:		

Have an Average Daily Balance of \$2,500

The **average daily balance** is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Interest Rate Information

This account is an interest-bearing account. Tiered Rate – Full Balance		
Range of Balances	Interest Rate	Annual Percentage Yield
\$0.01 - \$99,999.99	4.70%	4.80%
\$100,000.00 - \$499,999.99	4.70%	4.80%
\$500,000.00 - \$999,999.99	4.70%	4.80%
\$1,000,000.00 - \$2,499,999.99	4.70%	4.80%
\$2,500,000.00 - \$4,999,999.99	4.70%	4.80%
\$5,000,000.00 and over	4.70%	4.80%

You are eligible for the disclosed rates above based on your <u>Signature Checking</u> account relationship with Northwest. If your <u>Signature Checking</u> account is closed or the product is changed by you or Northwest, your <u>Signature Money Market</u> account may be changed to a different product type subject to the current rates and fees associated with that product.

The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account at any time. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account monthly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations

You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.

Fee Information

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.

Deposit products offered by Northwest Bank, Member FDIC



Personal Banking Additional Account Fee Schedule

	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
ATM and	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0
Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$0
	NOTE: Other financial institutions or ATM operators may charge a	fee for using their ATMs
	Expedited Debit Card Delivery	\$0
	Debit Card Stop Payment Fee	\$0
	Overdraft-Paid Item Fee	\$37 per item*
	Overdraft-Returned Item Fee	\$37 per item*
Overdraft Services	Overdraft-Combined Maximum Item Fee	5 per day or \$185
SCI VICES	Overdraft Protection Annual Fee	\$0
	Overdraft Protection Transfer Fee	\$0
	*Note: A single item may be subject to multiple fees.	
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
Overdraft	Electronic Statements Paper Statements	\$0 \$0
Overdraft	Electronic Statements Paper Statements Research Fee	· ·
Overdraft Service Statements	Electronic Statements Paper Statements Research Fee Checks, Statements and Documents	\$0 \$25 per hour
Overdraft Service	Electronic Statements Paper Statements Research Fee	\$0

Northwest Bank is Member FDIC Revised 3/4/2024

\$30 per hour

Statement Reconciliation

	Account Services			
	Stop Payment Fee	\$0		
	Checks for Purchase			
	Check Printing	Free standard money market checks		
	Counter Checks (Quantity of 3)	\$0		
	Official Check	\$0		
	Money Order	\$0		
	Funds Transfer	-		
	Bankline Transfer	\$0		
Transactional	Online Banking Transfer	\$0		
Support	Telephone Transfer	\$0		
	Wires	'		
	Incoming – Domestic	\$0		
	Incoming – Foreign	\$0		
	Outgoing – Domestic (U.S. Dollars)	\$0		
	Outgoing – Foreign (U.S. Dollars)	\$0		
	Outgoing – Foreign (Foreign Currency)	\$0		
	Deposited Checks Returned			
	Chargeback Fee	\$0		
	Redeposit Item Fee	\$0		
		· ·		
	International Collection (third parties or other banks may impose charges in addition to t	hose disclosed below):		
	International Item Deposited	\$8 per item		
	International Collection	\$25 plus handling		
International	International Chargeback Fee	\$13 plus fees incurred by Northwest		
ltems	Foreign Currency Purchase			
	Standard Overnight Delivery	\$12		
	Next Morning Delivery	\$15		
	Foreign Currency Redemption	\$25		
	Foreign Draft Purchase	\$25		

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges	Levy/Attachment Processing	\$100
and Services	Verification of Deposit	\$10
	Domestic Collection (third parties or other banks may impose charges in addition to those disclose	ed below):
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item



Truth in Savings Inquiry Disclosure (Variable Rate) Family Savings

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Family Savings (PA) -510	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Family Savings account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

Account Opening and Usage				
Minimum Deposit to Open		\$10		
Monthly Service Charge		\$0	\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 0.01% Annual Percentage Yield 0.01%			0.01%	

The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account monthly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations

You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.

Fee Information



Additional Account Fee Schedule Family Savings

	Danar Statements	\$0		
	Paper Statements	-		
	Research Fee	\$25 per hour		
Statements	Checks, Statements and Documents	A.C. VI		
and Research	Paper Copy	\$6 per item		
	CD – Creation of a CD with Document Images	\$50		
	Special Statement – Instant Statement Printed in Branch	\$10		
	Statement Reconciliation	\$30 per hour		
	Checks for Purchase			
	Official Check	\$12		
	Money Order	\$7		
	Funds Transfer	η Ψ'		
	Bankline Transfer	\$0		
	Online Banking Transfer	\$0		
	Telephone Transfer	\$5		
Transactional	Wires	\$5		
Support	Incoming – Domestic	\$15		
Support	Incoming – Bornesuc	\$15		
	Outgoing – Poreigh	\$25		
	Outgoing – Foreign (U.S. Dollars)	\$40		
	Outgoing – Foreign (Foreign Currency)	\$40		
	Deposited Checks Returned			
	Chargeback Fee	\$0		
	Redeposit Item Fee	\$0		
	International Collection			
	(third parties or other banks may impose charges in addition to t	hose disclosed below):		
	International Item Deposited	\$8 per item		
	International Collection	\$25 plus handling		
	International Chargeback Fee	\$13 plus fees incurred		
International	·	by Northwest		
Items	Foreign Currency Purchase			
	Standard Overnight Delivery	\$12		
	Next Morning Delivery	\$15		
	Foreign Currency Redemption	\$25		
	Foreign Draft Purchase	\$25		
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month		
	Escheat Processing Garnishment	\$20 per account		
		\$150		
Other Charges	Levy/Attachment Processing	\$100		
and Services	Verification of Deposit	\$10		
	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):			
	, , , , , , , , , , , , , , , , , , , ,			
	Coupons	\$25 per envelope		
	Domestic Check Collection	\$8 per item		



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 32-91 Day Certificate-619	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$2,500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 0.02% Annual Percentage Yield 0.02%			0.02%	

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Monthly

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 2500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: one (1) month of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
and Research	CD – Creation of a CD with Document Images	\$50				
	-					
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10				
	Statement Reconciliation	\$30 per hour				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
		Deposited Checks Returned				
	Chargeback Fee	\$0				
	Redeposit Item Fee	\$0				
	New Specific New York	40				
	International Collection (third parties or other banks may impose charges in addition to those disclosed below):					
	International Item Deposited	\$8 per item				
	International Collection	· ·				
		\$25 plus handling \$13 plus fees incurred				
International	International Chargeback Fee	by Northwest				
Items	Foreign Currency Purchase	7				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	Total Brain archaec	Ψ23				
Other Charges and Services	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
	Levy/Attachment Processing	\$100				
	Verification of Deposit	\$10				
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):					
	Coupons	\$25 per envelope				



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 182-360 Day Certificate-620	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open		\$500		
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 3.93% Annual Percentage Yield 4.00%				4.00%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Monthly .

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: three (3) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
and Research	CD – Creation of a CD with Document Images	\$50				
	-					
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10				
	Statement Reconciliation	\$30 per hour				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
		Deposited Checks Returned				
	Chargeback Fee	\$0				
	Redeposit Item Fee	\$0				
	New Specific New York	40				
	International Collection (third parties or other banks may impose charges in addition to those disclosed below):					
	International Item Deposited	\$8 per item				
	International Collection	· ·				
		\$25 plus handling \$13 plus fees incurred				
International	International Chargeback Fee	by Northwest				
Items	Foreign Currency Purchase	7				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	Total Brain archaec	Ψ23				
Other Charges and Services	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
	Levy/Attachment Processing	\$100				
	Verification of Deposit	\$10				
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):					
	Coupons	\$25 per envelope				



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 18-23 Month Certificate-621	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.38%	Annual P	ercentage Yield	0.38%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
and Research	CD – Creation of a CD with Document Images	\$50				
	-					
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10				
	Statement Reconciliation	\$30 per hour				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
		Deposited Checks Returned				
	Chargeback Fee	\$0				
	Redeposit Item Fee	\$0				
	New Specific New York	40				
	International Collection (third parties or other banks may impose charges in addition to those disclosed below):					
	International Item Deposited	\$8 per item				
	International Collection	· ·				
		\$25 plus handling \$13 plus fees incurred				
International	International Chargeback Fee	by Northwest				
Items	Foreign Currency Purchase	7				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	Total Brain archaec	Ψ23				
Other Charges and Services	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
	Levy/Attachment Processing	\$100				
	Verification of Deposit	\$10				
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):					
	Coupons	\$25 per envelope				



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 30-35 Month Certificate-622	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
Interest Rate Information			
This account is an interest bearing account.			
Interest Rate 0.43% Annual Percentage Yield 0.43%			0.43%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0				
	Paper Statements	\$0				
	Research Fee	\$25 per hour				
Statements	Checks, Statements and Documents					
and Research	Paper Copy	\$6 per item				
and Research	CD – Creation of a CD with Document Images	\$50				
	-					
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10				
	Statement Reconciliation	\$30 per hour				
	Checks for Purchase					
	Official Check	\$12				
	Money Order	\$7				
	Funds Transfer					
	Bankline Transfer	\$0				
	Online Banking Transfer	\$0				
	Telephone Transfer	\$5				
Transactional	Wires					
Support	Incoming – Domestic	\$15				
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15				
	Outgoing – Domestic (U.S. Dollars)	\$25				
	Outgoing – Foreign (U.S. Dollars)	\$40				
	Outgoing – Foreign (Foreign Currency)	\$40				
		Deposited Checks Returned				
	Chargeback Fee	\$0				
	Redeposit Item Fee	\$0				
	New Specific New York	40				
	International Collection (third parties or other banks may impose charges in addition to those disclosed below):					
	International Item Deposited	\$8 per item				
	International Collection	· ·				
		\$25 plus handling \$13 plus fees incurred				
International	International Chargeback Fee	by Northwest				
Items	Foreign Currency Purchase	7				
	Standard Overnight Delivery	\$12				
	Next Morning Delivery	\$15				
	Foreign Currency Redemption	\$25				
	Foreign Draft Purchase	\$25				
	Total Brain archaec	Ψ23				
Other Charges and Services	Dormant Account Fee (24 Months of Inactivity)	\$10 per month				
	Escheat Processing	\$20 per account				
	Garnishment	\$150				
	Levy/Attachment Processing	\$100				
	Verification of Deposit	\$10				
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):					
	Coupons	\$25 per envelope				



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 7-31 Day Certificate-624	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open		\$2,500		
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.02%	Annual P	ercentage Yield	0.02%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will not be compounded. Interest will be credited at maturity.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 2500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: one (1) month of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 1 day after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks. Statements and Documents	φ23 per riour			
and Research	Paper Copy	\$6 per item			
and Research	CD – Creation of a CD with Document Images	\$50			
	-				
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10			
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	New Specific New York	40			
	International Collection (third parties or other banks may impose sharees in addition to the state of the st	those disclosed belowly			
	(third parties or other banks may impose charges in addition to International Item Deposited	\$8 per item			
	International Collection	· ·			
		\$25 plus handling \$13 plus fees incurred			
International	International Chargeback Fee	by Northwest			
Items	Foreign Currency Purchase	7			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	Total Brain archaec	Ψ23			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
Other Charges	Escheat Processing	\$20 per account			
	Garnishment	\$150			
	Levy/Attachment Processing	\$100			
and Services	Verification of Deposit	\$10			
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 12-17 Month Certificate-631	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.38% Annual Percentage Yield 0.38%		0.38%	

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents	φ23 per riour			
and Research	Paper Copy	\$6 per item			
and Research	CD – Creation of a CD with Document Images	\$50			
	-				
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10			
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	New Specific New York	40			
	International Collection (third parties or other banks may impose sharees in addition to the state of the st	those disclosed belowly			
	(third parties or other banks may impose charges in addition to International Item Deposited	\$8 per item			
	International Collection	· ·			
		\$25 plus handling \$13 plus fees incurred			
International	International Chargeback Fee	by Northwest			
Items	Foreign Currency Purchase	7			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	Total Brain archaec	Ψ23			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
Other Charges	Escheat Processing	\$20 per account			
	Garnishment	\$150			
	Levy/Attachment Processing	\$100			
and Services	Verification of Deposit	\$10			
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 24-29 Month Certificate-632	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open		\$500		
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 0.43% Annual Percentage Yield 0.43%				0.43%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents	φ23 per riour			
and Research	Paper Copy	\$6 per item			
and Research	CD – Creation of a CD with Document Images	\$50			
	-				
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10			
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	New Specific New York	40			
	International Collection (third parties or other banks may impose sharees in addition to the state of the st	those disclosed belowly			
	(third parties or other banks may impose charges in addition to International Item Deposited	\$8 per item			
	International Collection	· ·			
		\$25 plus handling \$13 plus fees incurred			
International	International Chargeback Fee	by Northwest			
Items	Foreign Currency Purchase	7			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	Total Brain archaec	Ψ23			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
Other Charges	Escheat Processing	\$20 per account			
	Garnishment	\$150			
	Levy/Attachment Processing	\$100			
and Services	Verification of Deposit	\$10			
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 36-47 Month Certificate-633	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open		:	\$500	
Monthly Service Charge		:	\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.40% Annual Percentage Yield 0.40%		0.40%	

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks. Statements and Documents	φ23 per riour			
and Research	Paper Copy	\$6 per item			
and Research	CD – Creation of a CD with Document Images	\$50			
	-				
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10			
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	New Specific New York	40			
	International Collection (third parties or other banks may impose sharees in addition to the state of the st	those disclosed belowly			
	(third parties or other banks may impose charges in addition to International Item Deposited	\$8 per item			
	International Collection	· ·			
		\$25 plus handling \$13 plus fees incurred			
International	International Chargeback Fee	by Northwest			
Items	Foreign Currency Purchase	7			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	Total Brain archaec	Ψ23			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
Other Charges	Escheat Processing	\$20 per account			
	Garnishment	\$150			
	Levy/Attachment Processing	\$100			
and Services	Verification of Deposit	\$10			
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 48-59 Month Certificate-634	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 0.30% Annual Percentage Yield 0.30%				0.30%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
and Research	CD – Creation of a CD with Document Images	\$50			
	-				
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10			
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	International Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	International Item Deposited	\$8 per item			
	International Collection	· ·			
		\$25 plus handling \$13 plus fees incurred			
International	International Chargeback Fee	by Northwest			
Items	Foreign Currency Purchase	7			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	Total Brain archaec	Ψ23			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services	Verification of Deposit	\$10			
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 60-71 Month Certificate-635	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 0.18% Annual Percentage Yield 0.18%				0.18%

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
and Research	CD – Creation of a CD with Document Images	\$50			
	-				
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10			
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	International Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	International Item Deposited	\$8 per item			
	International Collection	· ·			
		\$25 plus handling \$13 plus fees incurred			
International	International Chargeback Fee	by Northwest			
Items	Foreign Currency Purchase	7			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	Total Brain archaec	Ψ23			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services	Verification of Deposit	\$10			
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			



Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 72-120 Month Certificate-636	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 0.20% Annual Percentage Yield 0.20%			0.20%	

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
and Research	CD – Creation of a CD with Document Images	\$50			
	-				
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10			
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	International Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	International Item Deposited	\$8 per item			
	International Collection	· ·			
		\$25 plus handling \$13 plus fees incurred			
International	International Chargeback Fee	by Northwest			
Items	Foreign Currency Purchase	7			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	Total Brain archaec	Ψ23			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services	Verification of Deposit	\$10			
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			



Truth in Savings Inquiry Disclosure (Variable Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 18 MO Variable Roth IRA	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage				
Minimum Deposit to Open \$25				
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 0.38% Annual Percentage Yield 0.38%				

The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account on the last day of each calendar quarter. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$0.01 to obtain the disclosed annual percentage yield.

Limitations

Deposit Limitations are as follows: Additional deposits may be made at any time up to the annual maximum contribution limits.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal: Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	Paper Copy	\$6 per item			
and Research	CD – Creation of a CD with Document Images	\$50			
	-				
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation	\$10			
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires				
Support	Incoming – Domestic	\$15			
• • • • • • • • • • • • • • • • • • • •	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	International Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	International Item Deposited	\$8 per item			
	International Collection	· ·			
		\$25 plus handling \$13 plus fees incurred			
International	International Chargeback Fee	by Northwest			
Items	Foreign Currency Purchase	7			
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
	Total Brain archaec	Ψ23			
	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
Other Charges	Levy/Attachment Processing	\$100			
and Services	Verification of Deposit	\$10			
a 34. 1.443	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			



Truth in Savings Inquiry Disclosure (Variable Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: 18 MO Variable Traditional IRA	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

Account Opening and Usage						
Minimum Deposit to Open			\$25			
Monthly Service Charge			\$0			
Interest Rate Information						
This account is an interest bearing account.						
Interest Rate	0.38%	Annual Percentage Yield 0.38%		0.38%		

The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account on the last day of each calendar quarter. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account Quarterly.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$0.01 to obtain the disclosed annual percentage yield.

Limitations

Deposit Limitations are as follows: Additional deposits may be made at any time up to the annual maximum contribution limits.

Time Account Information

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal: Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Fee Information



	Electronic Statements	\$0			
Statements and Research	Paper Statements	\$0			
	Research Fee	\$25 per hour			
	Checks, Statements and Documents	425 per riour			
	Paper Copy	\$6 per item			
	CD – Creation of a CD with Document Images	\$50			
		\$10			
	Special Statement – Instant Statement Printed in Branch Statement Reconciliation				
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
Transactional Support	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
	Wires				
	Incoming – Domestic	\$15			
	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing - Foreign (Foreign Currency)	\$40			
		1940			
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	International Collection				
International Items	(third parties or other banks may impose charges in addition to those disclosed below):				
	International Item Deposited	\$8 per item			
	International Collection	\$25 plus handling			
	International Chargeback Fee	\$13 plus fees incurred			
		by Northwest			
	Foreign Currency Purchase				
	Standard Overnight Delivery	\$12			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25			
	Foreign Draft Purchase	\$25			
Other Charges and Services	Dormant Account Fee (24 Months of Inactivity)	\$10 per month			
	Escheat Processing	\$20 per account			
	Garnishment	\$150			
	Levy/Attachment Processing	\$100			
	Verification of Deposit	\$10			
	Domestic Collection	. ⊅IU			
	(third parties or other banks may impose charges in addition to those disclosed below):				
	Coupons	\$25 per envelope			
	Domestic Check Collection	\$8 per item			
	Domestic Check Collection	to her treiti			