

NEWS RELEASE

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Northwest Bank Offers Tips for Online Banking Customers to Remain Vigilant Amid Increasingly Sophisticated Spoofing Attempts

WARREN, Pa. (April 5, 2022) – To help online banking users protect against spoofing, which is the act of disguising a communication, such as a call or text, from an unknown source as being from a known, trusted source like a financial institution, Northwest Bank has compiled a list of best practices for protection and remediation.

"Complaints of suspected internet crime increased by seven percent in 2021 compared with the previous year in addition to an increase in reported losses of money to various online scams," said Lance Spencer, chief information security officer, Northwest Bank. "With cybercriminals becoming increasingly sophisticated, it's important that all online banking customers remain vigilant."



Northwest provides the following information and recommendations:

- If you did not initiate contact with your bank and are contacted by an individual claiming
 to be from your bank, ignore the text or email, or disconnect the call. Then, call your
 bank immediately using a phone number from a known source, like online banking or
 your statement.
- Never send personal information over instant messaging, text or email. Requests for personal information over the phone are almost always a scam.
- Banks will never contact you and ask you to provide a code sent by text message or email to access your account. Text verification codes should only be initiated by you, the customer, and entered by you through channels like online banking.
- Routinely check online banking to be sure there haven't been any unauthorized logins. If you've identified unauthorized logins, update your user ID and password immediately and review your transaction activity, reporting anything suspicious to your financial institution.
- Don't use the same user ID and password to access different websites.

 Don't use your email address as your online banking user ID, and routinely change your online banking user ID and password.

Additionally, for those who become a victim of identity theft, Northwest recommends the following next steps:

- Visit or call your financial institution immediately.
- File an identity theft complaint with the Federal Trade Commission online at www.consumer.ftc.gov or call 1-877-IDTHEFT (438-4338).
- Contact the three major credit bureaus to place a fraud alert on your credit report—

Equifax: 1-800-525-6285
Experian: 1-888-397-3742
TransUnion: 1-800-680-7289

• File a police report, which is important to protect yourself if an ID thief starts using your information to commit crimes.

"At Northwest, security is our number one priority, and we provide our customers with security tips and alerts through email, from our local offices and <u>northwest.bank/security-center</u>," added Spencer. "We encourage our customers to contact any of our offices or call 1-877-672-5678 if they have questions or concerns about fraud."

About Northwest Bancshares, Inc.

Headquartered in Columbus, Ohio, Northwest Bancshares, Inc. is the bank holding company of Northwest Bank. Founded in 1896 and headquartered in Warren, Pennsylvania, Northwest Bank is a full-service financial institution offering a complete line of business and personal banking products, employee benefits and wealth management services. As of December 31, 2021, Northwest operates 162 full-service community banking offices and eight free standing drive-through facilities in Pennsylvania, New York, Ohio and Indiana. Northwest Bancshares, Inc.'s common stock is listed on the NASDAQ Global Select Market ("NWBI"). Additional information regarding Northwest Bancshares, Inc. and Northwest Bank can be accessed on-line at www.northwest.com.

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