

# Personal Banking

## Student Checking Account Features (Non-Interest-Bearing Account)

Effective September 11, 2019  
All products, services, and fees are subject to change and may vary by market.

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 automatically convert to the terms, conditions, and applicable fees of a non-interest-bearing checking account offered at that time.	
See attached Additional Account Fee Schedule for more fee information, including overdraft protection.	



# Personal Banking

## Student Checking

### Additional Account Fee Schedule

<b>ATM and Debit Card Fees</b>	Northwest Bank ATM Fees	
	At Northwest ATMs	Free
	At Allpoint ATMs Find them at <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a>	Free
	At non-Northwest or non-Allpoint ATMs	\$2
	<b>NOTE:</b> 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

<b>Overdraft Services</b>	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	Free
	Overdraft Protection Transfer Fee	\$10

<b>Courtesy Overdraft Service</b>	This account is not eligible for Courtesy Overdraft Service	
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<b>Statements and Research</b>	Electronic Statements	Free
	Paper Statements	\$3
	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

<b>Transactional Support</b>	Account Services	
	Stop Payment Fee	\$37
	Checks	
	Check Printing	Depends on Style
	Counter Checks (Quantity of 3)	\$6
	Cashier's Check	\$12
	Money Order	\$7
	Funds Transfer	
	Bankline Transfer	Free
	Online Banking Transfer	Free
	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 Item Returned		
Chargeback Fee	\$13 per item	
Redeposit Item Fee	\$13 per item	

<b>International Items</b>	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
	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

<b>Other Charges and Services</b>	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 (third parties or other banks may impose charges in addition to those disclosed below):	
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item

## Funds Availability Policy Disclosure

This disclosure describes your ability to withdraw funds at Northwest Bank (Northwest). It only applies to the availability of funds in transaction accounts. Northwest reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Funds availability of a check deposit does not guarantee the check deposit funds were paid by the financial institution on which the check was drawn, funds availability means the hold placed on the check was released per Federal guidelines and our business practices as listed below. You are responsible for any problem with a deposit, such as the return of a deposited check. Please ask us if you have a question about which accounts are affected by this policy.

Northwest attempts to reconcile all credit discrepancies regarding customer accounts and when required, investigate and reconcile all account discrepancies.

## General Policy

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and Federal holidays. We have different deposit cut-off hours for different locations. A typical cut-off time that might apply is 4:00 PM. If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Our cut-off hours are based on the closing times of our local offices.

## Same Day Availability

Our policy is to make funds from your cash and wire transfer deposits available to you on the same business day that we receive your deposit. Electronic direct deposits, such as Social Security and payroll direct deposit, will be available on the day we receive credit for the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

The first \$200.00 of a day's deposit of checks or money orders will be made available the day of deposit.

## Next Day Availability

Funds from the following deposits are available on the first business day after the day we receive your deposit:

- Checks drawn on Northwest
- Money orders drawn on Northwest
- State and local government checks
- Cashier's, certified, and teller's checks that are payable to you
- Traveler's checks
- U.S. Treasury checks that are payable to you
- Other checks or money orders
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Money Orders, if these items are payable to you

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit or use our night drop box facility), the funds from these deposits will be available on the next business day after the business day we receive your deposit.

## Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been made available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make the funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

## Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- The check you deposited has been returned unpaid and has been re-deposited.
- Your account has been repeatedly overdrawn in the last six (6) months.
- The check(s) you deposit in a day exceed \$5,000. The extended hold applies to the amount over \$5,000.
- We believe the check you deposit may be uncollectable because:
  - The check is "stale dated", greater than six (6) months old.
  - The check is "post dated", has a date after the date of deposit.
  - Of confidential information.
- One of the following emergency conditions exists:
  - We have had an interruption of computer or communications equipment.
  - An emergency condition exists which is beyond our control.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

## Special Rules for New Accounts

If you are a new transaction account customer (i.e.: new checking account), the following special rules will apply during the first thirty (30) calendar days your account is open.

- Funds from deposits of cash and wire transfer are available to you on the same business day that we receive your deposit.
- Funds from electronic deposits will be available on the day we receive credit for that deposit.

Funds from the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, Federal, State, and Local government checks, and all other checks or money orders will be available on the next business day after the day of your deposit if made payable to you and in person to one of our employees. If your deposit of these checks, (other than a U.S. Treasury check, which remains next business day) is not made payable to you or in person to one of our employees, the first \$5,000.00 may not be available until the second business day after the day of your deposit. The excess over \$5,000.00 will be available on the seventh business day after the day of your deposit.

## Refusal of Deposit

Northwest reserves the right not to accept deposits. In some circumstances, items unacceptable for deposit may be processed as collection items.

## Deposits at Automated Teller Machines (ATMs)

Check Deposits – The first \$200.00 of all checks deposited in one day at ATMs or at an Office will be available the day of the deposit. The balance of funds from check deposits made at ATMs will be available the next business day after the date of your deposit.

Cash Deposits - Funds from cash deposits made at ATMs will be made available to you on the same business day that we receive your deposit.

All ATMs that we own or operate are identified as our machines.

We do not accept funds for deposit at ATMs not owned or operated by Northwest.

## Mobile Deposits

Deposits submitted and approved prior to 9:00pm (EST) M-F will be available the next business day. Deposits made after 9:00pm (EST) M-F, on Saturdays and Sundays or bank Holidays will be available in two business days after the date of their deposit.

## Foreign Checks

Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

## The Order in Which Your Checks Are Paid

When checks you have written against your account are presented to us for payment, we draw funds from your account to pay them in check sequence number order. We continue to pay in check sequence number until all checks presented in a single business day are paid, or until there are insufficient funds available in your account. If you have established an Overdraft Protection Agreement with us, we will transfer funds from the Protecting Account to cover overdrafts per the terms of the Agreement. However, if you have elected to opt-in to our discretionary overdraft service, we may, at our discretion, pay checks even though funds may not be available.

Example: We receive three checks on a Tuesday, a normal business day: one for \$250 with a check number of 1001; one for \$500 with a check number of 1002; and one for \$15 with a check number of 1003. Under our system, the checks are paid from your account in exactly that order: check number 1001, check number 1002 and finally check number 1003.

EXCEPTION: The above payment method may not apply to checks presented to us in electronic format (converted check to an automated clearing house (ACH) item) or to a check payment generated from our online bill payment service. Electronic items will clear as presented to us. When using online bill pay, check numbers are generated from the third-party bill payment service and will not match with your check numbers.

Example: Assume you establish a bill pay payment for a utility bill in the amount of \$100 and request payment of the bill on Tuesday. The bill payment service sends the payment by check with a check sequence number of 4555; also we receive checks written by you, one for \$250 with a check number of 1001; and one for \$500 with a check number of 1002. Under our system, the checks are paid from your account in the following sequence; check number 1001, check number 1002 and finally check number 4555.

PAPER CHECKS ONLY: The order described above applies only to actual paper checks or substitute checks (paper checks converted to digital image). It does not necessarily apply to other payment methods, such as Automated Clearing House (ACH) debits, ATM withdrawals, and Point of Sale debit card transactions. These items are paid in the order they are presented to us.

