

# Personal Banking

## Student Checking

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

All products, services, and fees are subject to change and may vary by market.

<b>Account Opening and Usage</b>	
Minimum Deposit to Open	\$25
Monthly Service Charge	\$0
<b>Interest Rate Information</b>	
This account is a non-interest-bearing account.	
<b>Fee Information</b>	
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.	



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### 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 *Waived if owner on Affinity Premier checking account.	\$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
NOTE: Deposited items that are returned may be subject to multiple fees		

<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

	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