



APPLICATION AND
SOLICITATION
DISCLOSURE



Northwest Bank
100 Liberty Street
P.O. Box 1793
Warren PA 16365
(877)672-5678
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Loyalty Visa

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

12.49% to 20.49% when you open your account, based on your creditworthiness. This APR will vary with the market based on the prime rate published in the Money Rates Section of The Wall Street Journal.

APR for Balance Transfers

0.00% Introductory APR for the first 12 billing cycles from the transaction date on Balance Transfers completed within 90 days of account opening.

After that, your APR will be **12.49% to 20.49%**, based on your creditworthiness. This APR will vary with the market based on the prime rate published in the Money Rates Section of The Wall Street Journal.

APR for Cash Advances

17.49% to 21.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the prime rate published in the Money Rates Section of The Wall Street Journal.

Penalty APR and When it Applies

21.99%

This APR may be applied to your account if you:

- Make a late payment.

How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply until you make 6 consecutive minimum payments when due.

How to Avoid Paying Interest on Purchases

Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.

Minimum Interest Charge

If you are charged interest, the charge will be no less than **\$0.50**.

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees

Annual Fee

- Annual Fee

None

SEE NEXT PAGE for more important information about your account.



Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$10.00 or 3.00% of each balance transfer, whichever is greater. \$10.00 or 3.00% of each cash advance, whichever is greater. 1.00% of each transaction in U.S. dollars.
Penalty Fees - Late Payment Fee - Returned Payment Fee - Over-the-Credit Limit Fee	Up to \$35.00 Up to \$25.00 None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases) ."

Loss of Introductory APR: We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date: The information about the costs of the cards described in this application is accurate as of: November 7, 2022. This information may have changed after that date. To find out what may have changed, call us at (877) 300-5768 or write to us at Northwest Bank, Credit Card Programs, P.O. Box 788, Warren, Pennsylvania 16365.

***Loyalty Discount Qualification:** The APR for the Loyalty Visa is based on creditworthiness and the number of accounts You have with Us. After creditworthiness is determined, We will evaluate the number of accounts You have at the time of application. The account types that qualify for evaluation are: checking, savings, loan, and certificate of deposit. You will qualify for a 1.00% discount on your APR if You have one checking plus any combination of two other accounts of a qualifying type listed above (three total accounts including one checking). You may be approved for a Loyalty Visa without the Loyalty Discount. You must qualify for the Loyalty Discount to receive the lowest APR for this credit card: 12.49% for Purchases and Balance Transfers and 17.49% for Cash Advances. Loyalty Discount has no impact on the Promotional Offer for Balance Transfers.

Prime Rate: Variable APR's are based on the 7.00% as of November 7, 2022.

For Purchase and Balance Transfer APR's, a margin of 6.49% - 13.49% (depending on creditworthiness) will be added to the Prime Rate to determine the Purchase and Balance Transfer APR.

For Cash Advance APR's, a margin of 11.49% - 18.49% (depending on creditworthiness) will be added to the Prime Rate to determine the Cash Advance APR.

For Introductory APR's, a margin of 0% for the first 12 statement cycles from the transaction date on each Balance Transfer completed within 90 days of account opening.

The maximum APR will be 21.99%.



Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are 1 or more days late in making a payment. In the event you make a late payment in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Statement Copy Fee: \$3.00 per statement.

Document Copy Fee: \$3.00 per document.

Rush Fee: \$35.00 Cards sent express mail will be received within three to five business days.

Stop Payment Fee: Up to \$25.00

Research Fee: Up to \$25.00

