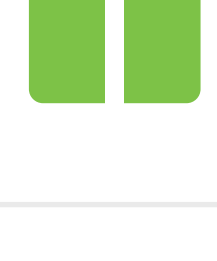


MANAGE YOUR HOLIDAY SPENDING: FOUR DIGITAL TOOLS TO HELP YOU STAY ON BUDGET

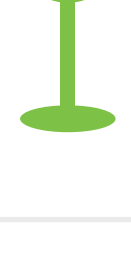
Gift-giving. Travel. Holiday feasts. It's no secret that the holidays come with a flurry of opportunities to overspend.

In 2024, the average American spent:



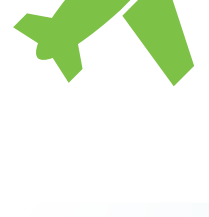
\$559

on holiday gifts



\$658

on holiday entertaining,
including food, drinks
and new outfits



\$846

on holiday travel



But you don't need to sacrifice festive fun to keep your financial plans on track. Use these four digital tools, available in online and mobile banking, to manage your money this holiday season and set yourself up for a happy new year.

1. SPEND ALERTS



Pending charge: Debit *4473
\$100.00 at Walmart

Tap for details

Spend alerts make it easy to manage spending from your Northwest Bank checking accounts, since you can set notifications for:

- Transactions over a set dollar amount
- Spending in specific categories or at specific merchants
- Overall spend for a specific time period

Use Spend Alerts to track:



Total spending from your checking account leading up to the holidays



Unique holiday spending patterns, like spending on airfare or toy stores



Added grocery spending

2. MONEY INSIGHTS

While Spend Alerts help you manage your checking accounts, Money Insights allows you to create your own holiday spending HQ. You can:

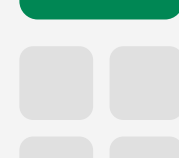
- Import information across multiple accounts
- Get unified insights into spending patterns

ACCOUNT SUMMARY

Checking \$800

Savings \$3,000

Loans \$10,000



Track your overall holiday spend across multiple accounts



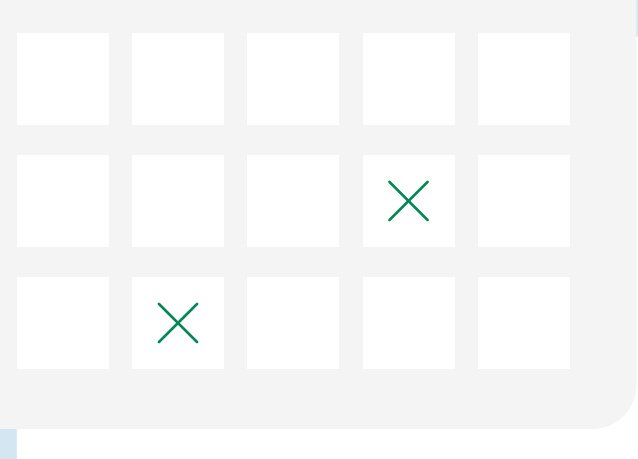
Keep tabs on credit card spending to avoid surprises later



Use holistic insights to choose your preferred way to pay for big purchases

For example, booking airfare using a credit card to maximize rewards

DECEMBER



Electric \$200

Pay

3. BILL PAY

Have bills due over the holidays? No need to pause the festivities — let Bill Pay do the work for you! You can:

- Manage all your payments in one place
- Schedule one-time or recurring payments



Schedule your payments ahead of the holidays to ensure bills get paid during your winter break



Automate recurring payments for things like personal loans, credit cards or other monthly bills

4. EARLY PAY

Receive payroll or government benefits by direct deposit? Don't wait longer than you need to to get paid. With Early Pay, you could access your funds up to two business days earlier.



NEW DEPOSIT
Funds have been added to your account early!



Take advantage of limited sales and promotions



Make holiday purchases with cash or debit rather than debt



Make debt payments earlier after the holidays

GET YOUR FINANCES HOLIDAY-READY WITH ONLINE AND MOBILE BANKING

It's never been easier to manage your money — even in the middle of the holiday rush. Use online and mobile banking to send and receive payments, create and stick to your holiday budget and prepare to start the new year off strong.

Start the financial festivities:
Set up online and mobile banking today.



Northwest Bank

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