



Personal Banking

Truth in Savings Inquiry Disclosure (Non-Interest-Bearing Account) Affinity Checking

Account Holder(s):

Financial Institution:

Northwest Bank
100 Liberty Street
P.O. Box 128
Warren, PA 16365
Phone Number: (877) 672-5678

Product Name: Affinity Checking – 454

This disclosure contains information about terms and fees for the Affinity Checking account.
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

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.

Personal Banking

Additional Account Fee Schedule

Affinity Checking

ATM and Debit Card Fees	Northwest Bank ATM Fees	
	At Northwest ATMs	Free
	At Allpoint ATMs – Find them at www.allpointnetwork.com	Free
	At non-Northwest or non-Allpoint ATMs	\$2
	NOTE: 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

Overdraft Services	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
	*NOTE: A single item may be subject to multiple fees.	

Courtesy Overdraft Service	<p>Standard Coverage – This account includes Standard Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> • checks, other transactions using your checking account number • or automatic bill payments, including online bill payment services <p>If we choose to pay an item as described in this section, you will be assessed an Overdraft-Paid Item Fee. If we choose not to pay an item you will be charged an Overdraft-Returned Item Fee. For details regarding overdraft fees, refer to the Overdraft Services section of this Additional Account Fee Schedule. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service. Refer to the Deposit Account Agreement & Disclosure for more information regarding coverage and fees.</p> <p>We will not cover</p> <ul style="list-style-type: none"> • ATM transactions, or • Everyday Debit Card transactions (unless you ask us to, see below).
	<p>Full Coverage – You may choose to opt into Full Coverage Courtesy Overdraft Service, in addition to our Standard Coverage. If you do not have enough money in your account to cover a transaction made by an everyday Debit Card transaction, we may authorize and pay it at our discretion.</p>

Statements and Research	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

Transactional Support	Account Services	
	Stop Payment Fee	\$37
	Checks for Purchase	
	Check Printing	Depends on Style
	Counter Checks (Quantity of 3)	\$6
	Official 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 Checks Returned	
	Chargeback Fee	\$13 per item*
	Redeposit Item Fee	\$13 per item*
*NOTE: An item that has been deposited once may be subject to both a Chargeback Fee and a Redeposit Item Fee if it is returned to Northwest for non-payment.		

International Items	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

Other Charges and Services	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Early Closeout Fee (Closed within 180 Days of Account Open Date)	\$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