



Personal Banking

Truth in Savings Inquiry Disclosure (Variable Rate) Affinity Plus 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 Plus Checking – 457

This disclosure contains information about terms and fees for the Affinity Plus Checking account. Interest Rates and Annual Percentage Yields are current as of 8/11/2021. 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	\$15

No Monthly Service Charge When You Meet Either of the Following:

1. Have an Average Daily Balance of \$5,000;
The **average daily balance** is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

2. Have a Deposit Relationship Balance (Deposits and/or Investments) of \$15,000 or more:

Deposit Balances:

Calculated by adding the current balances in all Northwest Bank deposit accounts as of the close of your statement cycle for this checking account. Accounts used to calculate your deposit relationship balances include all Northwest checking, savings, money market, certificate of deposit, and individual retirement accounts owned by at least one of the owners listed on this checking account. Only personal accounts that are either solely owned, jointly owned, or account trustees, will qualify for relationship balances. Holds placed on deposits according to our Funds Availability Policy Disclosure do not reduce your current balance for deposit relationship balance calculation. Any account used in the calculation of your deposit relationship balance may be subject to its own service charge and must still meet the requirements disclosed for waiving the service charge specific to that account as applicable.

Investment Balances:

Must be held in an eligible personal LPL Financial account with Northwest Investment Services. Investment products that are excluded from balance calculations, include life insurance products, Turnkey Asset Management Platform (TAMP) accounts and other investments that are classified as Alternative Investments at LPL Financial. LPL Financial accounts must have all required account paperwork up to date. LPL accounts must be held in the primary account holder name and have the same SSN or TIN associated with the Affinity Plus Checking account. Investment balances will be calculated using LPL Financial month end values.

Interest Rate Information

This account is an interest bearing account.

Current interest rates available at <https://www.northwest.bank/rates>

The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account at any time. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information

We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum average daily balance of \$1,500 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations

Withdrawal Limitations are as follows: This is a Negotiable Order of Withdrawal (NOW) Account.

Fee Information

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

Deposit Products offered by Northwest Bank, Member FDIC.

¹ Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Northwest Bank and Northwest Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Northwest Investment Services and may also be employees of Northwest Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Northwest Bank or Northwest Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Additional Account Fee Schedule

Affinity Plus 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	Free
	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
	First check order from Deluxe® - Specialty checks free or 50% off Personal checks.* *Personal checks include wallet, duplicate, top & end stub, exclusive and all intro packages	
	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