

Section #7 - Deposit Products & Transaction Fees:

Personal:

- Personal Checking Accounts & Fees: <https://www.northwest.bank/personal/bank/checking>
- Personal Savings Accounts: <https://www.northwest.bank/personal/bank/savings>

Commercial and Small Business:

- Small Business Checking: <https://www.northwest.bank/small-business/bank/business-checking/>
- Small Business Savings: <https://www.northwest.bank/small-business/bank/business-savings/>
- Commercial Checking: <https://www.northwest.bank/commercial/liquidity-management/commercial-checking/>
- Commercial Savings: <https://www.northwest.bank/commercial/liquidity-management/commercial-savings/>



Personal Banking

Basic Checking

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

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Basic Checking - 450	Phone Number: (877) 672-5678

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

Account Opening and Usage	
Minimum Deposit to Open	\$25
Monthly Service Charge *Waived if owner on Affinity Premier checking account.	\$5*
Interest Rate Information	
This account is a non-interest-bearing account.	
Limitations	
Deposit Limitations are as follows: Not eligible for Mobile Deposit or AuToMatic Deposit at an ATM	
Withdrawal Limitations are as follows: Not eligible for Courtesy Overdraft Service	
Online Banking Limitations are as follows: Not eligible for Mobile Deposit or External Transfer Service	
Fee Information	
See attached Additional Account Fee Schedule for more fee information.	



Personal Banking

Basic Checking Additional Account Fee Schedule

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

Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
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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 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		

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
	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



Business Banking

Additional Account Fee Schedule

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
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	Overdraft Protection Annual Fee	Free
	Overdraft Protection Transfer Fee	\$10

Courtesy Overdraft Service	<p>Full Coverage – This account includes Full Coverage 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, • automatic bill payments, including online bill payment services, or • everyday Debit Card transactions <p>Refer to the Deposit Account Agreement & Disclosure for more information regarding coverage and fees. 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.</p>
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Statements and Research	Electronic Statements	Free
	Paper Statements	Free
	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
	Excessive Use Fee – Fee per monthly statement cycle when the permissible number of transactions from a savings or money market account is exceeded. This fee is charged for each transaction exceeding six (6). Refer to the Limitations in your Truth in Savings Account Disclosure for more details.	\$15
	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		

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
	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



Personal Banking

Student Checking

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

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Student Checking - 452	Phone Number: (877) 672-5678

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

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	
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.	



Personal Banking

Student Checking Additional Account Fee Schedule

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

Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
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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
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	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
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	Foreign Currency Purchase	
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	Foreign Currency Redemption	\$25
	Foreign Draft Purchase	\$25

Other Charges and Services	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	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