

What You Need to Know about Overdrafts and Overdraft Fees Regarding Debit Card Transactions

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that are included with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or to a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask about these plans.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that are included with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments including online bill payment services

We do not authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- Everyday debit card transactions (unless you ask us to, see below)

We pay overdrafts at our discretion, which means we do not guarantee that we will authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if Northwest Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$37.00** each time we pay an overdraft. (As a courtesy to our personal account holders, no overdraft fees will be charged when a personal account is overdrawn by \$10.00 or less, after all items have posted.)
- The maximum overdraft charges you may be assessed on a single posting day is \$185.00.

➤ **What if I want Northwest Bank to authorize and pay overdrafts on my everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on everyday debit card transactions, you must affirmatively consent at account opening, or call 1-877-672-5678, option 4 between 8 AM and 8 PM on weekdays or between 9 AM and 1 PM on Saturdays, or visit any local office to include this service after account opening.

➤ **What if I have questions?**

If you have any questions or wish to change your overdraft coverage elections, please call 1-877-672-5678, option 4, between 8 AM and 8 PM on weekdays or between 9 AM and 1 PM on Saturdays, or visit any local office

Please acknowledge your choice below. If this is a joint account, any one of you may make or revoke the consent on behalf of the other account holders.

- ☐ I do not want Northwest Bank to authorize and pay overdrafts on my everyday debit card transactions.
- ☐ I want Northwest Bank to authorize and pay overdrafts on my everyday debit card transactions.