

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit history and investment experience

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northwest chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northwest share?	Can you limit the sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call 1-877-672-5678 (Option 4)

**Please note:**

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Financial institutions, like Northwest, are required by law to deliver an annual privacy notice to you. If you have elected to opt out of information sharing in the past, your request is still being honored. You do not need to notify us again.

**Questions?**Call 1-877-672-5678 (Option 4) or go to [www.northwest.com](http://www.northwest.com)**Who we are****Who is providing this notice?**

This notice is provided by the financial institutions listed below the “Other Important Information” section. These financial institutions offer banking, investment, private wealth, insurance, and related services.

**What we do****How does Northwest protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Also, we only allow employees, authorized service providers and other parties as required or permitted by law to access your information.

**How does Northwest collect my personal information?**

We collect your personal information, for example, when you

- open an account or apply for a loan
- pay your bills or make deposits or withdrawals from your account
- apply for insurance or seek advice about your investments

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account unless you tell us otherwise.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Northwest Bank owned trade, logo and/or service marks such as Northwest Investment Services.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, brokerage services, credit card and debit card processing companies.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies and other companies that provide financial products or services.*

**Other important information**

<b>State privacy laws</b>	You may have other privacy protections under state law. We will comply with applicable state laws with respect to our information practices.
<b>Telephone calls and text messages</b>	If, at any time, you provide Northwest Bank or its affiliates (Northwest) contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to Northwest to call or text you, or to send prerecorded messages to you, in order to service, and collect on, any Northwest personal account(s) and business account(s) for which you are an authorized signer, guarantor or designated person(s), but not to market to you through unsolicited automatic telephone dialing system(s) or autodialer(s). For any type of phone calls with Northwest, you consent that the call may be monitored or recorded for quality control and training purposes in accordance with applicable laws.
<b>Emails</b>	By providing your email address, you consent to receive electronic mail from Northwest.

**Who is providing this notice?** Northwest Bank; Northwest Investment Services.