



# Personal Banking

## Student Checking

### Additional Account Fee Schedule

<b>ATM and Debit Card Fees</b>	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
	At Allpoint ATMs Find them at <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a>	\$0
	At non-Northwest or non-Allpoint ATMs	\$2
	<b>NOTE:</b> 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

<b>Overdraft Services</b>	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	\$0
	Overdraft Protection Transfer Fee	\$10
	<b>*NOTE: A single item may be subject to multiple fees.</b>	

<b>Courtesy Overdraft Service</b>	This account is not eligible for Courtesy Overdraft Service
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<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements <small>*Waived if owner on Affinity Premier checking account</small>	\$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

<b>Transactional Support</b>	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	\$0
	Online Banking Transfer	\$0
	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*	
<b>*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.</b>		

<b>International Items</b>	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

<b>Other Charges and Services</b>	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