

Personal Banking

Student Checking

Account Features (Non-Interest-Bearing Account)

Effective September 11, 2019

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	\$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.	



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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	\$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	
	Check Printing	Depends on Style
	Counter Checks (Quantity of 3)	\$6
	Cashier's 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	

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