**Wire Transfers**

**Frequently Asked Questions**

**What should I expect the first time I initiate an outgoing wire request?**
All customers, whether they are in person or using a Wire Transfer of Funds Agreement and Authorization, should expect a telephone call from a Northwest employee at the telephone number we have on file the first time an outgoing wire request is initiated.

**What should I expect when I initiate a foreign outgoing wire?**
Any customer executing a first-time foreign outgoing wire request will receive a callback, regardless of how the wire is initiated. The telephone number used for the callback must be on record with Northwest.

**Am I able to complete an outgoing wire request without coming into an office?**
Customers are able to initiate wires by calling, faxing or emailing a request only if they have completed a Wire Transfer of Funds Agreement and Authorization from a local Northwest office. When the office receives this type of request, it will initiate a callback to verify the information with the customer.

**Will I be contacted by a Northwest employee for anything other than a first time request?**
A Northwest employee may contact you to verify information if instructions or amounts do not appear to fit your usual pattern.

**Is there any reason a wire could be delayed or canceled?**
If at any time a Northwest employee is not able to communicate with a customer regarding wire instructions or amounts, it is possible a wire could be canceled or delayed. **It is important that we have valid telephone numbers and contacts for call back verifications.** Wires may also be delayed or canceled if we believe they are fraudulent, or if they're under review by the Office of Foreign Assets Control (OFAC).

**How can I receive incoming wires?**
Wire payments can be directed to:

**Domestic:**
- **Beneficiary Bank:** Northwest Bank
  - 100 Liberty Street
  - Warren, PA 16365
- **Routing Number:** 243374218
- **Beneficiary:** [Your name]
  - [Your complete address]
- **Beneficiary Account Number:** [Your Northwest account number]

**International:**
- **Beneficiary Bank:** Northwest Bank
  - 100 Liberty Street
  - Warren, PA 16365
- **Routing Number:** 243374218
- **SWIFT Code:** NWBIUS33
- **Beneficiary:** [Your name]
  - [Your complete address]
- **Beneficiary Account Number:** [Your Northwest account number]

Northwest Bank is Member FDIC.