

Personal Banking

Frequently asked questions

Got questions? We have answers. From finding the right contacts if your debit card is stolen to learning how to place a stop payment on your account, we have a list of questions and answers to guide you along.

Q: What should I do if my Northwest debit, ATM card or checkbook is lost or stolen?

A: Contact your local office or Northwest Direct at 1-877-672-5678 to report the incident as soon as possible. Our customer service representatives are available Monday-Friday, 7:00 a.m. to 8:00 p.m. and Saturday from 8:00 a.m. to 4:00 p.m. If an incident occurs after hours and you need to report a lost or stolen debit or ATM card, please call 1-800-523-4175.

Q: How do I establish direct deposit for my checking account?

A: Establish direct deposit by providing Northwest's routing number (243374218) and your account number to your employer, Social Security Administration or other organization you receive funds from. You may also set up direct deposit at your local office.

Q: When do I have access to my money?

A: We strive to make funds from cash and wire transfer deposits available to you on the same business day we receive your deposit. Electronic direct deposits, such as Social Security and payroll direct deposit, will be available on the day we receive credit for the deposit. The first \$200.00 of a day's deposit of checks or money orders will be made available the day of deposit. The balance of funds from check deposits will be available the next business day after the date of your deposit. Mobile deposits will be available the next business day. For mobile deposits on weekends or bank holidays, funds will be available two business days after your deposit.

Funds from the following deposits are available on the first business day after the day we receive your deposit:

- Checks drawn on Northwest
- Money orders drawn on Northwest
- State and local government checks
- Cashier's, certified and teller's checks that are payable to you
- Traveler's checks
- U.S. Treasury checks that are payable to you
- Other checks or money orders
- Federal Reserve Bank checks, Federal Home Loan Bank checks and U.S. Postal Money Orders, if these items are payable to you.

For a detailed explanation of Northwest's Funds Availability Policy, please contact your local office or 1-800-672-5678. Customer service representatives are available Monday-Friday, 7:00 a.m. to 8:00 p.m. and Saturday from 8:00 a.m. to 4:00 p.m.

Q: Who do I contact if something's wrong with my checking statements?

A: Contact your local office with any questions or Northwest Direct at 1-877-672-5678. Customer services representatives are available Monday-Friday, 7:00 a.m. to 8:00 p.m. and Saturday from 8:00 a.m. to 4:00 p.m.

Q: How do I place a stop payment on my account?

A: You can place a stop payment by contacting your local office, calling Bankline, our 24/7 telephone banking system at 1-877-672-5678 or through our Northwest Online Banking system. Please have the following ready:

- Your account number
- Check number
- Date the check was issued
- Amount of check
- Check recipient
- Reason for placing the stop payment

The more information you give, the easier it will be to ensure the stop payment is placed in a timely manner. Customer service representatives are available Monday-Friday, 7:00 a.m. to 8:00 p.m. and Saturday from 8:00 a.m. to 4:00 p.m. if you have any questions. Please note, there is a \$35 fee for a stop payment.

Q: What should I do if someone calls me and asks for my account information?

A: Never give your account or other personal information to anyone unless you're setting up direct deposit with a known party. Northwest will never call to ask you for this information.

Q: What is electronic check conversion?

A: Electronic check conversion is a method used to gather information from a check to process a one-time electronic payment. Information such as check number, account number and the financial institution's identification number are all used to generate an electronic fund transfer instead of processing your check in the traditional manner. For more detailed information, visit <http://www.federalreserve.gov/pubs/checkconv>.

Q: How do I know if my deposits are FDIC insured?

A: You can review information about FDIC deposit insurance and how the FDIC calculates insurance for your accounts at <http://www2.fdic.gov/edie>. You can also visit your local office or contact one of our customer service representatives at 1-877-672-5678 for more information.

Q: Who do I contact if I need to wire money to someone?

A: Stop by any of our local offices to initiate a wire transfer.