

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