

## Section #7 - Deposit Products & Transaction Fees:

### Personal:

- Personal Checking Accounts & Fees: <https://www.northwest.bank/personal/bank/checking>
- Personal Savings Accounts: <https://www.northwest.bank/personal/bank/savings>

### Commercial and Small Business:

- Small Business Checking: <https://www.northwest.bank/small-business/bank/business-checking/>
- Small Business Savings: <https://www.northwest.bank/small-business/bank/business-savings/>
- Commercial Checking: <https://www.northwest.bank/commercial/liquidity-management/commercial-checking/>
- Commercial Savings: <https://www.northwest.bank/commercial/liquidity-management/commercial-savings/>



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 6-11 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	3.95%	Annual Percentage Yield	4.00%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: three (3) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 6-11 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	3.95%	Annual Percentage Yield	4.00%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: three (3) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution	\$30
	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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 12-17 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.38%	Annual Percentage Yield	0.38%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 12-17 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.38%	Annual Percentage Yield	0.38%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 18-23 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.38%	Annual Percentage Yield	0.38%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 18-23 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.38%	Annual Percentage Yield	0.38%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 24-29 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.43%	Annual Percentage Yield	0.43%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution	\$30
	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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 24-29 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.43%	Annual Percentage Yield	0.43%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 30-35 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.43%	Annual Percentage Yield	0.43%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 30-35 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.43%	Annual Percentage Yield	0.43%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution	\$30
	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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 36-47 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.40%	Annual Percentage Yield	0.40%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution	\$30
	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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 36-47 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.40%	Annual Percentage Yield	0.40%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution	\$30
	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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 48-59 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.30%	Annual Percentage Yield	0.30%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 48-59 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.30%	Annual Percentage Yield	0.30%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 60-71 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.18%	Annual Percentage Yield	0.18%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution	\$30
	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



# Personal Banking

## Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 60-71 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024.

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.18%	Annual Percentage Yield	0.18%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 72-120 Month Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.20%	Annual Percentage Yield	0.20%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution	\$30
	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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Individual Retirement Account

Account Holder(s):

Financial Institution:

	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 72-120 Month Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.20%	Annual Percentage Yield	0.20%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Individual Retirement Account

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0
Redeposit Item Fee	\$0	
<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>	IRA/HSA Direct Transfers to another Financial Institution
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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

## (Non Interest Bearing Account)

Account Holder(s):

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Financial Institution:

NORTHWEST BANK  
100 LIBERTY STREET  
P.O. BOX 128  
WARREN, PA 16365

**Product Name:** Professional Banking Pack-428

**Phone Number:** (877) 672-5678

**This disclosure contains information about terms and fees for some of the accounts we offer.**

*Items preceded by a  apply only if checked.*

### LIMITATIONS

- You must deposit 100.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:

Withdrawal limitations are as follows:

The minimum amount you may withdraw (write a check for) is \_\_\_\_\_ 0.00 \_\_\_\_\_.

### FEE INFORMATION

Account Fees / Service Charge, balance to avoid service charge and how balance is determined:

A Minimum Average Daily Balance of \$25,000.00 must be maintained to avoid a \$30.00 Service Charge per statement period. The Service Charge may also include \$0.40 for each item over 1,000 combined debits, credits and deposited items, per statement period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Business Accounts only, No Personal Accounts.

This account includes our Courtesy Overdraft Service - full overdraft coverage for checks and other transactions made using your checking account number, automatic bill payments (ACH) including online bill payment services AND everyday debit card transactions. Refer to the Deposit Account Agreement & Disclosure and Business Additional Account Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services which may be less expensive than our Courtesy Overdraft Service.

The following fees may be assessed against your account:

See attached Additional Account Fee Schedule.

### BONUS INFORMATION

You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:



## Business Banking

### Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<p><b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>	
<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Variable Rate)

**Account Holder(s):****Financial Institution:**

NORTHWEST BANK  
100 LIBERTY STREET  
P.O. BOX 128  
WARREN, PA 16365

**Product Name:** Non-Profit Checking-430**Phone Number:** (877) 672-5678

This disclosure contains information about terms, fees and interest rates for some of the accounts we offer.  
Interest Rates and Annual Percentage Yields are current as of 3/8/2024  
Items preceded by a  apply only if checked.

### RATE INFORMATION

This account is an interest bearing account. The interest rate on the account is 0.01 % with an annual percentage yield of 0.01 %. The interest rate and annual percentage yield may change. (select one that applies)

- At our discretion, we may change the interest rate on the account.
- At your discretion, you may change the interest rate on the account.
- The interest rate and annual percentage yield will not change for at least thirty (30) calendar days. We agree to give you thirty (30) days advance written notice prior to decreasing the rate.
- The interest rate on the account is based on \_\_\_\_\_ . (index)
  - PLUS  MINUS a margin of: \_\_\_\_\_ %.
- The interest rate on your account may change at any time . (frequency)
- Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online.
- The interest rate will never  increase by more than \_\_\_\_\_ %  decrease by more than \_\_\_\_\_ % each rate change.
- The interest rate will never  drop more than \_\_\_\_\_ % below  exceed \_\_\_\_\_ % above the interest rate initially disclosed to you.

Interest begins to accrue (select one that applies)

- on the business day you deposit non cash items (for example, checks).
- no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest  will not be  will be compounded Monthly . Interest will be credited Monthly .

- We will mail the interest in a check to you or deposit the interest in an account that you designate.
- If the account is closed before interest is credited, you will not receive the accrued interest.

The annual percentage yield for time deposit assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

### BALANCE INFORMATION

We use the (select one that applies)

- daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- average-daily-balance method to calculate interest on the account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- other:

We will use an interest accrual basis of (select one that applies)

- 365 for each day in the year.  365 (or 366 in a leap year) for each day in the year.
- 360 for each day in the year.

You must maintain a minimum (select one that applies)

- balance of \$ 0.00 in the account each day to obtain the disclosed annual percentage yield.
- average daily balance of \$ 5000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### LIMITATIONS

- (Applies to Savings and MMDA Only) You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.
- You must deposit \$ 100.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than \$ 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:

**LIMITATIONS (continued)**

Withdrawal limitations are as follows:

The minimum amount you may withdraw (write a check for) is \$ 0.00 \_\_\_\_\_.

**TIME ACCOUNT INFORMATION**

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:

We will use the rate in effect on the date of *(select one that applies)*

- the account was opened.
- date of withdrawal.

- This account requires the distribution of interest and does not allow interest to remain in the account. *(Interim APY Rule applies)*
- The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Automatic Renewal. Grace Period: \_\_\_\_\_
  - If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.
  - The renewal term is described as follows:

Single Maturity  
If you do not renew the account, we will do the following with your deposit:

We reserve the right to redeem the account under the following circumstances:

**FEE INFORMATION**

Account Fees / Service Charge, balance to avoid service charge and how balance is determined:

A Minimum Average Daily Balance of \$1,000.00 must be maintained to avoid a \$3.00 Service Charge per statement period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. This account includes our Courtesy Overdraft Service - full overdraft coverage for checks and other transactions made using your checking account number, automatic bill payments (ACH) including online bill payment services AND everyday debit card transactions. Refer to the Deposit Account Agreement & Disclosure and Business Additional Account Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services which may be less expensive than our Courtesy Overdraft Service.

The following fees may be assessed against your account:

See attached Additional Account Fee Schedule.

**BONUS INFORMATION**

You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:



## Business Banking

### Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<p><b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>
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<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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



# TRUTH IN SAVINGS INQUIRY DISCLOSURE

## (Non Interest Bearing Account)

Account Holder(s):

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Product Name: Business Fixed Amount-434

Financial Institution:

NORTHWEST BANK  
100 LIBERTY STREET  
P.O. BOX 128  
WARREN, PA 16365

Phone Number: (877) 672-5678

This disclosure contains information about terms and fees for some of the accounts we offer.

Items preceded by a  apply only if checked.

### LIMITATIONS

- You must deposit 100.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:

Withdrawal limitations are as follows:

The minimum amount you may withdraw (write a check for) is 0.00.

### FEE INFORMATION

Account Fees / Service Charge, balance to avoid service charge and how balance is determined:

The Service Charge for this account is based on a pre-negotiated flat charge per statement period. This account includes our Courtesy Overdraft Service - full overdraft coverage for checks and other transactions made using your checking account number, automatic bill payments (ACH) including online bill payment services AND everyday debit card transactions. Refer to the Deposit Account Agreement & Disclosure and Business Additional Account Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services which may be less expensive than our Courtesy Overdraft Service.

The following fees may be assessed against your account:

See attached Additional Account Fee Schedule.

### BONUS INFORMATION

You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:



## Business Banking

### Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<p><b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>	
<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Tiered Rate)

Account Holder(s):

Financial Institution:

NORTHWEST BANK  
100 LIBERTY STREET  
P.O. BOX 128  
WARREN, PA 16365

Product Name: Municipal Ckg (PA/OH/IN)-435

Phone Number: (877) 672-5678

This disclosure contains information about terms, fees and interest rates for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

Items preceded by a  apply only if checked.

## RATE INFORMATION

This account is an interest bearing account.

Tiered Rate - Full Balance  Tiered Rate - Specified Tier

Range of Balances	Interest Rate	Annual Percentage Yield Ranges	
		Min	Max
\$0.01 - \$4,999.99	0.01 %	0.01 %	0.01 %
\$5,000.00 - \$74,999.99	0.05 %	0.05 %	0.05 %
\$75,000.00 - \$4,999,999.99	0.05 %	0.05 %	0.05 %
\$5,000,000.00 - \$99,999,999.99	0.05 %	0.05 %	0.05 %
N/A			
N/A			
N/A			
N/A			
N/A			
N/A			

- The interest rate and annual percentage yield may change (**select one that applies**):
- At our discretion, we may change the interest rate on the account.
  - At your discretion, you may change the interest rate on the account
  - The interest rate and annual percentage yield will not change for at least thirty (30) calendar days. We agree to give you thirty (30) days advance written notice prior to decreasing the rate.
  - The interest rate on the account is based on \_\_\_\_\_ (index)  PLUS  MINUS a margin of: \_\_\_\_\_.
- The interest rate on your account may change at any time \_\_\_\_\_ (frequency)
- Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online.
- The interest rate will never  increase by more than \_\_\_\_\_  decrease by more than \_\_\_\_\_ each rate change.
- The interest rate will never  drop more than \_\_\_\_\_ below  exceed \_\_\_\_\_ above the interest rate initially disclosed to you.
- Interest begins to accrue (**select one that applies**)
- on the business day you deposit non cash items (for example, checks)
  - no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- Interest  will not be  will be compounded Monthly and interest will be credited the account Monthly.
- If the account is closed before interest is credited, you will not receive the accrued interest.
- We will mail the interest in a check to you or deposit the interest in an account that you designate.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

## BALANCE INFORMATION

We use the (**select one that applies**)

- daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- average-daily-balance method to calculate interest on the account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- other:

We will use an interest accrual basis of (**select one that applies**)

- 365 for each day in the year.  365 (or 366 in a leap year) for each day in the year.
- 360 for each day in the year.

You must maintain a minimum (**select one that applies**)

- balance of \$ \_\_\_\_\_ 0.01 in the account each day to obtain the disclosed annual percentage yield.
- average daily balance of \$ \_\_\_\_\_ 0.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Continue on Reverse Side

**LIMITATIONS**

- (Applies to Savings and MMDA Only)* You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.
- You must deposit \$ \_\_\_\_\_<sup>0.00</sup> to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than \$ \_\_\_\_\_<sup>0.00</sup> to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:

- Withdrawal limitations are as follows:  
This is a Negotiable Order of Withdrawal (NOW) Account.

- The minimum amount you may withdraw (write a check for) is \$ \_\_\_\_\_<sup>0.00</sup>.

**TIME ACCOUNT INFORMATION**

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:

We will use the rate in effect on the date of *(select one that applies)*

- the account was opened.
- date of withdrawal.
- This account requires the distribution of interest and does not allow interest to remain in the account. *(Interim APY Rule applies)*
- The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Automatic Renewal. Grace Period: \_\_\_\_\_
  - If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.
  - The renewal term is described as follows:

- Single Maturity  
If you do not renew the account, we will do the following with your deposit:

- We reserve the right to redeem the account under the following circumstances:

**FEE INFORMATION**

Account Fees / Service Charge, balance to avoid service charge and how balance is determined:

The following fees may be assessed against your account:  
See attached Additional Account Fee Schedule.

**BONUS INFORMATION**

- You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:



# Business Banking

## Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:	
	<ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>	

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

## (Non Interest Bearing Account)

Account Holder(s):

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**Product Name:** Business Checking-Non-Int-437

Financial Institution:

NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
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**Phone Number:** (877) 672-5678

**This disclosure contains information about terms and fees for some of the accounts we offer.**

*Items preceded by a  apply only if checked.*

### LIMITATIONS

- You must deposit 100.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:

Withdrawal limitations are as follows:

The minimum amount you may withdraw (write a check for) is \_\_\_\_\_ 0.00.

### FEE INFORMATION

Account Fees / Service Charge, balance to avoid service charge and how balance is determined:

A Minimum Average Daily Balance of \$5,000.00 must be maintained to avoid a \$10.00 Service Charge per statement period. There will be an additional charge of \$0.15 for each item over 100, combined debits, credits, and deposited items, per statement period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. This account includes our Courtesy Overdraft Service - full overdraft coverage for checks and other transactions made using your checking account number, automatic bill payments (ACH) including online bill payment services AND everyday debit card transactions. Refer to the Deposit Account Agreement & Disclosure and Business Additional Account Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services which may be less expensive than our Courtesy Overdraft Service.

The following fees may be assessed against your account:

See attached Additional Account Fee Schedule.

### BONUS INFORMATION

You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:





# Business Banking

## Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:	
	<ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>	

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

## (Non Interest Bearing Account)

Account Holder(s):

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**Product Name:** Escrow Mgmt Disbursement-442

Financial Institution:

NORTHWEST BANK  
100 LIBERTY STREET  
P.O. BOX 128  
WARREN, PA 16365

**Phone Number:** (877) 672-5678

**This disclosure contains information about terms and fees for some of the accounts we offer.**  
*Items preceded by a  apply only if checked.*

### LIMITATIONS

- You must deposit 0.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:

Withdrawal limitations are as follows:

The minimum amount you may withdraw (write a check for) is \_\_\_\_\_ 0.00.

### FEE INFORMATION

Account Fees / Service Charge, balance to avoid service charge and how balance is determined:

The following fees may be assessed against your account:

See attached Additional Account Fee Schedule

### BONUS INFORMATION

You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:



# Business Banking

## Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<p><b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>
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<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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



## Personal Banking

### Basic Checking

### Truth in Savings Inquiry Disclosure (Non-Interest-Bearing Account)

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Basic Checking - 450	Phone Number: (877) 672-5678

This disclosure contains information about terms and fees for the Basic Checking account.

<b>Account Opening and Usage</b>	
Minimum Deposit to Open	\$25
Monthly Service Charge *Waived if owner on Affinity Premier checking account.	\$5*
<b>Interest Rate Information</b>	
This account is a non-interest-bearing account.	
<b>Limitations</b>	
Deposit Limitations are as follows: Not eligible for Mobile Deposit or AuToMatic Deposit at an ATM	
Withdrawal Limitations are as follows: Not eligible for Courtesy Overdraft Service	
Online Banking Limitations are as follows: Not eligible for Mobile Deposit or External Transfer Service	
<b>Fee Information</b>	
See attached Additional Account Fee Schedule for more fee information.	



# Personal Banking

## Basic 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	\$3
	<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
	<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 or Signature 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	\$0	
Redeposit Item Fee	\$0	

<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





## Personal Banking

### Student Checking

### Truth in Savings Inquiry Disclosure (Non-Interest-Bearing Account)

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Student Checking - 452	Phone Number: (877) 672-5678

This disclosure contains information about terms and fees for the Student Checking account.

<b>Account Opening and Usage</b>	
Minimum Deposit to Open	\$25
Monthly Service Charge	\$0
<b>Interest Rate Information</b>	
This account is a non-interest-bearing account.	
<b>Fee Information</b>	
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.	



# 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	\$3
	<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 *Waived if owner on Affinity Premier or Signature Checking Account	\$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	\$0	
Redeposit Item Fee	\$0	

<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



# Personal Banking

## Truth in Savings Inquiry Disclosure (Variable Rate) Signature Checking

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Signature Checking - 453	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Signature Checking account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$25	
Monthly Service Charge		\$0	
Program Requirements – to have or own a Signature Checking account you must be invited to and working with a Northwest Private Banker and have \$500,000 in combined deposit and investment balances. Should you fall below the \$500,000 and/or terminate your private banker relationship, we may change your Signature Checking account to a different product type subject to the current rates and fees associated with that product.			
<b>Deposit Balances:</b>			
Calculated by adding the current balances in all Northwest Bank deposit accounts as of the close of your statement cycle for this checking account. Accounts used to calculate your deposit relationship balances include all Northwest checking, savings, money market, certificate of deposit and individual retirement accounts owned by at least one of the owners listed on this checking account. Only personal accounts that are either solely owned, jointly owned, or account trustees, will qualify for relationship balances. Holds placed on deposits according to our Funds Availability Policy Disclosure do not reduce your current balance for deposit relationship balance calculation. Any account used in the calculation of your deposit relationship balance may be subject to its own service charge and must still meet the requirements disclosed for waiving the service charge specific to that account as applicable.			
<b>Investment Balances:</b>			
Must be held in an eligible personal LPL Financial <sup>1</sup> account with Northwest Investment Services. Investment products that are excluded from balance calculations, include life insurance products, Turnkey Asset Management Platform (TAMP) accounts and other investments that are classified as Alternative Investments at LPL Financial. LPL Financial accounts must have all required account paperwork up to date. LPL accounts must be held in the primary account holder name and have the same SSN or TIN associated with the Signature Checking account. Investment balances will be calculated using LPL Financial month end values.			
<b>Interest Rate Information</b>			
This account is an interest-bearing account.			
Interest Rate	0.02 %	Annual Percentage Yield	0.02 %
The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account at any time. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum average daily balance of \$1,500 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.			

<b>Limitations</b>
Withdrawal Limitations are as follows: This is a Negotiable Order of Withdrawal (NOW) Account.
<b>Fee Information</b>
See attached Additional Account Fee Schedule for more fee information, including overdraft protection.

Deposit products offered by Northwest Bank, Member FDIC

<sup>1</sup> **Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Northwest Bank and Northwest Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Northwest Investment Services and may also be employees of Northwest Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Northwest Bank or Northwest Investment Services. Securities and insurance offered through LPL or its affiliates are:

<b>Not Insured by FDIC or Any Other Government Agency</b>
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<b>Not Bank Guaranteed</b>
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<b>Not Bank Deposits or Obligations</b>
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<b>May Lose Value</b>
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# Personal Banking

## Additional Account Fee Schedule Signature Checking

<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	\$0
	<b>NOTE:</b> Other financial institutions or ATM operators may charge a fee for using their ATMs	
	Reimbursement of Other Financial Institutions' ATM Fees	Up to \$20; credited on the last business day of the month
	Expedited Debit Card Delivery	\$0
	Debit Card Stop Payment Fee	\$0

<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	\$0
	*Note: A single item may be subject to multiple fees.	

<b>Courtesy Overdraft Service</b>	<p><b>Standard Coverage</b> – This account includes Standard Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number</li> <li>• or automatic bill payments, including online bill payment services</li> </ul> <p>If we choose to pay an item as described in this section, you will be assessed an Overdraft-Paid Item Fee. If we choose not to pay you will be charged an Overdraft-Returned Item Fee. For details regarding overdraft fees, refer to the Overdraft Services section of this Additional Account Fee Schedule. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service. Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees.</p> <p>We will not cover</p> <ul style="list-style-type: none"> <li>• ATM transactions, or</li> <li>• Everyday Debit Card transactions (unless you ask us to, see below).</li> </ul>	
	<p><b>Full Coverage</b> – You may choose to opt into Full Coverage Courtesy Overdraft Service, in addition to our Standard Coverage. If you do not have enough money in your account to cover a transaction made by an everyday Debit Card transaction, we may authorize and pay it at our discretion.</p>	

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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	\$0
	Checks for Purchase	
	Check Printing	Depends on Style
	Check orders from Deluxe® - Specialty checks free or 50% off Personal checks.* <small>*Personal checks include wallet, duplicate, top &amp; end stub, exclusive and all intro packages.</small>	
	Counter Checks (Quantity of 3)	\$0
	Official Check	\$0
	Money Order	\$0
	Funds Transfer	
	Bankline Transfer	\$0
	Online Banking Transfer	\$0
	Telephone Transfer	\$0
	Wires	
	Incoming – Domestic	\$0
	Incoming – Foreign	\$0
	Outgoing – Domestic (U.S. Dollars)	\$0
	Outgoing – Foreign (U.S. Dollars)	\$0
	Outgoing – Foreign (Foreign Currency)	\$0
Deposited Check Returned		
Chargeback Fee	\$0	
Redeposit Item Fee	\$0	

<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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

## (Non Interest Bearing Account)

Account Holder(s):

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**Product Name:** Escrow Deposit Account-460

Financial Institution:

NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
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**Phone Number:** (877) 672-5678

**This disclosure contains information about terms and fees for some of the accounts we offer.**

*Items preceded by a  apply only if checked.*

### LIMITATIONS

- You must deposit 0.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:

- Withdrawal limitations are as follows:  
Check writing is prohibited. Please contact Business Services for withdrawal approval.

- The minimum amount you may withdraw (write a check for) is 0.00.

### FEE INFORMATION

Account Fees / Service Charge, balance to avoid service charge and how balance is determined:

The following fees may be assessed against your account:

See attached Additional Account Fee Schedule.

### BONUS INFORMATION

- You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:





# Business Banking

## Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<p><b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>
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<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Tiered Rate)

Account Holder(s):

Financial Institution:

NORTHWEST BANK  
100 LIBERTY STREET  
P.O. BOX 128  
WARREN, PA 16365

Product Name: IOLA (NY) - 465

Phone Number: (877) 672-5678

This disclosure contains information about terms, fees and interest rates for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

Items preceded by a  apply only if checked.

## RATE INFORMATION

This account is an interest bearing account.

Tiered Rate - Full Balance  Tiered Rate - Specified Tier

Range of Balances	Interest Rate	Annual Percentage Yield Ranges	
		Min	Max
	0.00% %	0.00% %	0.00% %
	0.00% %	0.00% %	0.00% %
	0.00% %	0.00% %	0.00% %
	0.00% %	0.00% %	0.00% %
	0.00% %	0.00% %	0.00% %
N/A			
N/A			
N/A			
N/A			
N/A			

- The interest rate and annual percentage yield may change (**select one that applies**):
- At our discretion, we may change the interest rate on the account.
  - At your discretion, you may change the interest rate on the account
  - The interest rate and annual percentage yield will not change for at least thirty (30) calendar days. We agree to give you thirty (30) days advance written notice prior to decreasing the rate.
  - The interest rate on the account is based on \_\_\_\_\_ (index)  PLUS  MINUS a margin of: \_\_\_\_\_.
- The interest rate on your account may change at any time \_\_\_\_\_ . (frequency)
- Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online.
- The interest rate will never  increase by more than \_\_\_\_\_  decrease by more than \_\_\_\_\_ each rate change.
- The interest rate will never  drop more than \_\_\_\_\_ below  exceed \_\_\_\_\_ above the interest rate initially disclosed to you.
- Interest begins to accrue (**select one that applies**)
- on the business day you deposit non cash items (for example, checks)
  - no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- Interest  will not be  will be compounded \_\_\_\_\_ and interest will be credited the account \_\_\_\_\_.
- If the account is closed before interest is credited, you will not receive the accrued interest.
- We will mail the interest in a check to you or deposit the interest in an account that you designate.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

## BALANCE INFORMATION

We use the (**select one that applies**)

- daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- average-daily-balance method to calculate interest on the account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- other:

We will use an interest accrual basis of (**select one that applies**)

- 365 for each day in the year.
- 365 (or 366 in a leap year) for each day in the year.
- 360 for each day in the year.

You must maintain a minimum (**select one that applies**)

- balance of \$ \_\_\_\_\_ 0.01 \_\_\_\_\_ in the account each day to obtain the disclosed annual percentage yield.
- average daily balance of \$ \_\_\_\_\_ 0.00 \_\_\_\_\_ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Continue on Reverse Side

**LIMITATIONS**

- (Applies to Savings and MMDA Only) You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.
- You must deposit \$ 100.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than \$ 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:
  
- Withdrawal limitations are as follows:  
Interest credited to the account is not available for Agent withdrawal. Interest, if any, will be credited to your IOLA account at the end of the assigned statement period. At the beginning of each month, interest previously credited will be debited from your account. This is a Negotiable Order of Withdrawal (NOW) Account.
- The minimum amount you may withdraw (write a check for) is \$ 0.00.

**TIME ACCOUNT INFORMATION**

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:

We will use the rate in effect on the date of (select one that applies)

- the account was opened.
- date of withdrawal.
- This account requires the distribution of interest and does not allow interest to remain in the account. (Interim APY Rule applies)
- The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Automatic Renewal. Grace Period: \_\_\_\_\_
  - If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.
  - The renewal term is described as follows:

- Single Maturity  
If you do not renew the account, we will do the following with your deposit:

- We reserve the right to redeem the account under the following circumstances:

**FEE INFORMATION**

The following fees may be assessed against your account:

A reasonable service charge will be assessed against the collective interest total from all IOLA accounts. The net amount will be remitted to the New York State Interest On Lawyer Account Fund. Fees for additional services or incidental situations will NOT be deducted from the account but will be the responsibility of the agent in accordance with IOLA guidelines. See attached Additional Account Fee Schedule.

**BONUS INFORMATION**

- You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:



## Business Banking

### Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<p><b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>	
<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Tiered Rate)

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
<b>Product Name:</b> IOLTA (IN) - 465	<b>Phone Number:</b> (877) 672-5678

**This disclosure contains information about terms, fees and interest rates for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of 3/8/2024**  
*Items preceded by a  apply only if checked.*

## RATE INFORMATION

This account is an interest bearing account.

- Tiered Rate - Full Balance**     **Tiered Rate - Specified Tier**

Range of Balances	Interest Rate	Annual Percentage Yield Ranges	
		Min	Max
Up to \$4,999.99	0.01 %	0.01 %	0.01 %
\$5,000.00-\$74,999.99	0.05 %	0.05 %	0.05 %
\$75,000.00-\$4,999,999.99	0.05 %	0.05 %	0.05 %
\$5,000,000.00 and over	0.05 %	0.05 %	0.05 %
N/A			
N/A			
N/A			
N/A			
N/A			
N/A			

- The interest rate and annual percentage yield may change (***select one that applies***):
- At our discretion, we may change the interest rate on the account.
  - At your discretion, you may change the interest rate on the account
  - The interest rate and annual percentage yield will not change for at least thirty (30) calendar days. We agree to give you thirty (30) days advance written notice prior to decreasing the rate.
  - The interest rate on the account is based on \_\_\_\_\_ (index)  PLUS  MINUS a margin of: \_\_\_\_\_.
- The interest rate on your account may change at any time \_\_\_\_\_ . (frequency)
- Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online.
- The interest rate will never  increase by more than \_\_\_\_\_  decrease by more than \_\_\_\_\_ each rate change.
- The interest rate will never  drop more than \_\_\_\_\_ below  exceed \_\_\_\_\_ above the interest rate initially disclosed to you.
- Interest begins to accrue (***select one that applies***)
- on the business day you deposit non cash items (for example, checks)
  - no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- Interest  will not be  will be compounded \_\_\_\_\_ and interest will be credited the account \_\_\_\_\_.
- If the account is closed before interest is credited, you will not receive the accrued interest.
- We will mail the interest in a check to you or deposit the interest in an account that you designate.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

## BALANCE INFORMATION

- We use the (***select one that applies***)
- daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.
  - average-daily-balance method to calculate interest on the account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
  - other:

- We will use an interest accrual basis of (***select one that applies***)
- 365 for each day in the year.     365 (or 366 in a leap year) for each day in the year.
  - 360 for each day in the year.

- You must maintain a minimum (***select one that applies***)
- balance of \$ \_\_\_\_\_ 0.01 \_\_\_\_\_ in the account each day to obtain the disclosed annual percentage yield.
  - average daily balance of \$ \_\_\_\_\_ 0.00 \_\_\_\_\_ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Continue on Reverse Side**

**LIMITATIONS**

- (Applies to Savings and MMDA Only) You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.
- You must deposit \$ 100.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than \$ 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:
  
- Withdrawal limitations are as follows:  
Interest credited to the account is not available for Agent withdrawal. Interest, if any, will be credited to your IOLTA account at the end of the assigned statement period. At the beginning of each month, interest previously credited will be debited from your account. This is a Negotiable Order of Withdrawal (NOW) Account.
- The minimum amount you may withdraw (write a check for) is \$ 0.00.

**TIME ACCOUNT INFORMATION**

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:

We will use the rate in effect on the date of (select one that applies)

- the account was opened.
- date of withdrawal.
- This account requires the distribution of interest and does not allow interest to remain in the account. (Interim APY Rule applies)
- The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Automatic Renewal. Grace Period: \_\_\_\_\_
  - If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.
  - The renewal term is described as follows:

- Single Maturity  
If you do not renew the account, we will do the following with your deposit:

- We reserve the right to redeem the account under the following circumstances:

**FEE INFORMATION**

The following fees may be assessed against your account:

A reasonable service charge will be assessed against the collective interest total from all IOLTA accounts. The net amount will be remitted to the appropriate state's IOLTA Program. Fees for additional services or incidental situations will NOT be deducted from the account but will be the responsibility of the agent in accordance with IOLTA guidelines. See attached Additional Account Fee Schedule.

**BONUS INFORMATION**

- You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:





# Business Banking

## Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:	
	<ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>	

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Variable Rate)

**Account Holder(s):**

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**Financial Institution:**

NORTHWEST BANK  
100 LIBERTY STREET  
P.O. BOX 128  
WARREN, PA 16365

**Product Name:** IOLTA/IOTA (OH) - 465**Phone Number:** (877) 672-5678

This disclosure contains information about terms, fees and interest rates for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of 3/8/2024  
Items preceded by a  apply only if checked.

**RATE INFORMATION**

This account is an interest bearing account. The interest rate on the account is 0.01 % with an annual percentage yield of 0.01 %. The interest rate and annual percentage yield may change. (select one that applies)

- At our discretion, we may change the interest rate on the account.  
 At your discretion, you may change the interest rate on the account.  
 The interest rate and annual percentage yield will not change for at least thirty (30) calendar days. We agree to give you thirty (30) days advance written notice prior to decreasing the rate.  
 The interest rate on the account is based on \_\_\_\_\_ . (index)  
 PLUS  MINUS a margin of: \_\_\_\_\_ %.  
 The interest rate on your account may change at any time . (frequency)  
 Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online.  
 The interest rate will never  increase by more than \_\_\_\_\_ %  decrease by more than \_\_\_\_\_ % each rate change.  
 The interest rate will never  drop more than \_\_\_\_\_ % below  exceed \_\_\_\_\_ % above the interest rate initially disclosed to you.

Interest begins to accrue (select one that applies)

- on the business day you deposit non cash items (for example, checks).  
 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest  will not be  will be compounded \_\_\_\_\_ . Interest will be credited \_\_\_\_\_ .

We will mail the interest in a check to you or deposit the interest in an account that you designate.

If the account is closed before interest is credited, you will not receive the accrued interest.

The annual percentage yield for time deposit assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**BALANCE INFORMATION**

We use the (select one that applies)

- daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.  
 average-daily-balance method to calculate interest on the account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.  
 other:

We will use an interest accrual basis of (select one that applies)

- 365 for each day in the year.  365 (or 366 in a leap year) for each day in the year.  
 360 for each day in the year.

You must maintain a minimum (select one that applies)

- balance of \$ 0.00 in the account each day to obtain the disclosed annual percentage yield.  
 average daily balance of \$ 5000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**LIMITATIONS**

- (Applies to Savings and MMDA Only) You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.  
 You must deposit \$ 100.00 to open this account.  
 You may not make additional deposits into this account.  
 You may not deposit more than \$ 0.00 to this account.  
 You may not make withdrawals from your account until the maturity date.  
 Deposit limitations are as follows:

**LIMITATIONS (continued)**

Withdrawal limitations are as follows:

Interest credited to the account is not available for Agent withdrawal. Interest, if any, will be credited to your IOLTA account at the end of the assigned statement period. At the beginning of each month, interest previously credited will be debited from your account. This is a Negotiable Order of Withdrawal (NOW) Account.

The minimum amount you may withdraw (write a check for) is \$ 0.00 \_\_\_\_\_.

**TIME ACCOUNT INFORMATION**

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:

We will use the rate in effect on the date of *(select one that applies)*

- the account was opened.
- date of withdrawal.

- This account requires the distribution of interest and does not allow interest to remain in the account. *(Interim APY Rule applies)*
- The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Automatic Renewal. Grace Period: \_\_\_\_\_
  - If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.
  - The renewal term is described as follows:

Single Maturity  
If you do not renew the account, we will do the following with your deposit:

We reserve the right to redeem the account under the following circumstances:

**FEE INFORMATION**

Account Fees / Service Charge, balance to avoid service charge and how balance is determined:

The following fees may be assessed against your account:

A reasonable service charge will be assessed against the collective interest total from all IOLTA accounts. The net amount will be remitted to the appropriate state's IOLTA Program. Fees for additional services or incidental situations will NOT be deducted directly from the account but will be the responsibility of the agent in accordance with IOLTA guidelines. See attached Additional Account Fee Schedule.

**BONUS INFORMATION**

You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:



## Business Banking

### Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<p><b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>	
<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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

# TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Tiered Rate)

Account Holder(s):

Financial Institution:

NORTHWEST BANK  
100 LIBERTY STREET  
P.O. BOX 128  
WARREN, PA 16365

Product Name: IOLTA/MJIOTA (PA) - 465

Phone Number: (877) 672-5678

This disclosure contains information about terms, fees and interest rates for some of the accounts we offer. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

Items preceded by a  apply only if checked.

## RATE INFORMATION

This account is an interest bearing account.

Tiered Rate - Full Balance  Tiered Rate - Specified Tier

Range of Balances	Interest Rate	Annual Percentage Yield Ranges	
		Min	Max
Up to \$4,999.99	0.01 %	0.01 %	0.01 %
\$5,000.00 - \$74,999.99	0.05 %	0.05 %	0.05 %
\$75,000.00 - \$4,999,999.99	0.05 %	0.05 %	0.05 %
\$5,000,000.00 and over	0.05 %	0.05 %	0.05 %
N/A			
N/A			
N/A			
N/A			
N/A			
N/A			

The interest rate and annual percentage yield may change (**select one that applies**):

At our discretion, we may change the interest rate on the account.

At your discretion, you may change the interest rate on the account

The interest rate and annual percentage yield will not change for at least thirty (30) calendar days. We agree to give you thirty (30) days advance written notice prior to decreasing the rate.

The interest rate on the account is based on \_\_\_\_\_ (index)  PLUS  MINUS a margin of: \_\_\_\_\_.

The interest rate on your account may change at any time \_\_\_\_\_ . (frequency)

Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online.

The interest rate will never  increase by more than \_\_\_\_\_  decrease by more than \_\_\_\_\_ each rate change.

The interest rate will never  drop more than \_\_\_\_\_ below  exceed \_\_\_\_\_ above the interest rate initially disclosed to you.

Interest begins to accrue (**select one that applies**)

on the business day you deposit non cash items (for example, checks)

no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest  will not be  will be compounded \_\_\_\_\_ and interest will be credited the account \_\_\_\_\_.

If the account is closed before interest is credited, you will not receive the accrued interest.

We will mail the interest in a check to you or deposit the interest in an account that you designate.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

## BALANCE INFORMATION

We use the (**select one that applies**)

daily balance method to calculate interest on the account. This method applies a daily periodic rate to the principal in the account each day.

average-daily-balance method to calculate interest on the account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

other:

We will use an interest accrual basis of (**select one that applies**)

365 for each day in the year.  365 (or 366 in a leap year) for each day in the year.

360 for each day in the year.

You must maintain a minimum (**select one that applies**)

balance of \$ \_\_\_\_\_ 0.01 \_\_\_\_\_ in the account each day to obtain the disclosed annual percentage yield.

average daily balance of \$ \_\_\_\_\_ 0.00 \_\_\_\_\_ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Continue on Reverse Side

**LIMITATIONS**

- (Applies to Savings and MMDA Only)* You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.
- You must deposit \$ 100.00 to open this account.
- You may not make additional deposits into this account.
- You may not deposit more than \$ 0.00 to this account.
- You may not make withdrawals from your account until the maturity date.
- Deposit limitations are as follows:
  
- Withdrawal limitations are as follows:  
Interest credited to the account is not available for Agent withdrawal. Interest, if any, will be credited to your IOLTA account at the end of the assigned statement period. At the beginning of each month, interest previously credited will be debited from your account. This is a Negotiable Order of Withdrawal (NOW) Account.
- The minimum amount you may withdraw (write a check for) is \$ 0.00.

**TIME ACCOUNT INFORMATION**

If you withdraw any of the principal or interest before the maturity date we may impose a penalty of:

We will use the rate in effect on the date of *(select one that applies)*

- the account was opened.
- date of withdrawal.
- This account requires the distribution of interest and does not allow interest to remain in the account. *(Interim APY Rule applies)*
- The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- Automatic Renewal. Grace Period: \_\_\_\_\_
  - If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.
  - The renewal term is described as follows:

- Single Maturity  
If you do not renew the account, we will do the following with your deposit:

- We reserve the right to redeem the account under the following circumstances:

**FEE INFORMATION**

The following fees may be assessed against your account:

A reasonable service charge will be assessed against the collective interest total from all IOLTA accounts. The net amount will be remitted to the Pennsylvania IOLTA Program. Fees for additional services or incidental situations will NOT be deducted directly from the account but will be the responsibility of the agent in accordance with IOLTA guidelines. See attached Additional Account Fee Schedule.

**BONUS INFORMATION**

- You will receive \_\_\_\_\_ as a bonus.

To obtain the bonus you must maintain:

For:





## Business Banking

### Additional Account Fee Schedule

Some fees may not apply to all products

<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	\$3
	<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*
	An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.	
	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>	<p><b>Full Coverage</b> – This account includes Full Coverage Courtesy Overdraft Service. If you do not have enough money in your account to cover a transaction by the following methods, we may authorize and pay it at our discretion:</p> <ul style="list-style-type: none"> <li>• checks, other transactions using your checking account number,</li> <li>• automatic bill payments, including online bill payment services, or</li> <li>• everyday Debit Card transactions</li> </ul> <p>Refer to the Deposit Account Agreement &amp; Disclosure for more information regarding coverage and fees. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line of credit or deposit account transfer services, which may be less expensive than our Courtesy Overdraft Service.</p>	
<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$5
	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



# Personal Banking

## Truth in Savings Inquiry Disclosure (Tiered Rate) Signature Money Market

Account Holder(s):

Financial Institution:

	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Type: Signature Money Market-473	Phone Number (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Signature Money Market account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

<b>Account Opening and Usage</b>		
Minimum Deposit to Open		\$25
Monthly Service Charge		\$10
No Monthly Service Charge When You:		
Have an Average Daily Balance of \$2,500		
The <b>average daily balance</b> is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.		
<b>Interest Rate Information</b>		
This account is an interest-bearing account. Tiered Rate – Full Balance		
Range of Balances	Interest Rate	Annual Percentage Yield
\$0.01 - \$99,999.99	4.70%	4.80%
\$100,000.00 - \$499,999.99	4.70%	4.80%
\$500,000.00 - \$999,999.99	4.70%	4.80%
\$1,000,000.00 - \$2,499,999.99	4.70%	4.80%
\$2,500,000.00 - \$4,999,999.99	4.70%	4.80%
\$5,000,000.00 and over	4.70%	4.80%
You are eligible for the disclosed rates above based on your <b>Signature Checking</b> account relationship with Northwest. If your <b>Signature Checking</b> account is closed or the product is changed by you or Northwest, your <b>Signature Money Market</b> account may be changed to a different product type subject to the current rates and fees associated with that product.		
The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account at any time. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account monthly.		
<b>Balance Information</b>		
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.		
<b>Limitations</b>		
You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.		
<b>Fee Information</b>		
See attached Additional Account Fee Schedule for more fee information, including overdraft protection.		

Deposit products offered by Northwest Bank, Member FDIC



# Personal Banking

## Additional Account Fee Schedule

### Signature Money Market

<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	\$0
	<b>NOTE:</b> Other financial institutions or ATM operators may charge a fee for using their ATMs	
	Expedited Debit Card Delivery	\$0
	Debit Card Stop Payment Fee	\$0

<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	\$0
	*Note: A single item may be subject to multiple fees.	

<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	\$0
	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	\$0
	Checks for Purchase	
	Check Printing	Free standard money market checks
	Counter Checks (Quantity of 3)	\$0
	Official Check	\$0
	Money Order	\$0
	Funds Transfer	
	Bankline Transfer	\$0
	Online Banking Transfer	\$0
	Telephone Transfer	\$0
	Wires	
	Incoming – Domestic	\$0
	Incoming – Foreign	\$0
	Outgoing – Domestic (U.S. Dollars)	\$0
	Outgoing – Foreign (U.S. Dollars)	\$0
	Outgoing – Foreign (Foreign Currency)	\$0
Deposited Checks Returned		
Chargeback Fee	\$0	
Redeposit Item Fee	\$0	

<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Variable Rate) Family Savings

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Family Savings (PA) -510	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Family Savings account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$10	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.01%	Annual Percentage Yield	0.01%
The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account monthly.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.			
<b>Limitations</b>			
You may make six (6) transfers from your account each four (4) week or similar period by preauthorized or automatic transfer, telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or an ATM are unlimited.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Family Savings

<b>Statements and Research</b>	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 32-91 Day Certificate-619	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$2,500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.02%	Annual Percentage Yield	0.02%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Monthly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 2500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: one (1) month of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 182-360 Day Certificate-620	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	3.93%	Annual Percentage Yield	4.00%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Monthly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: three (3) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 18-23 Month Certificate-621	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.38%	Annual Percentage Yield	0.38%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 30-35 Month Certificate-622	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.43%	Annual Percentage Yield	0.43%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 7-31 Day Certificate-624	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$2,500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.02%	Annual Percentage Yield	0.02%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will not be compounded. Interest will be credited at maturity.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 2500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: one (1) month of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 1 day after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 12-17 Month Certificate-631	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.38%	Annual Percentage Yield	0.38%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 24-29 Month Certificate-632	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.43%	Annual Percentage Yield	0.43%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited <b>Quarterly</b> .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 36-47 Month Certificate-633	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.40%	Annual Percentage Yield	0.40%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly .			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

**Account Holder(s):****Financial Institution:**

	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 48-59 Month Certificate-634	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.30%	Annual Percentage Yield	0.30%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

**Account Holder(s):****Financial Institution:**

	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 60-71 Month Certificate-635	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.18%	Annual Percentage Yield	0.18%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Fixed Rate) Certificate of Deposit

**Account Holder(s):****Financial Institution:**

	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 72-120 Month Certificate-636	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Certificate of Deposit account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.20%	Annual Percentage Yield	0.20%
The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until you close the account. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non cash items (for example, checks). Interest will be compounded and credited Quarterly.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: twelve (12) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal. Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Variable Rate) Individual Retirement Account

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 18 MO Variable Roth IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$25	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.38%	Annual Percentage Yield	0.38%
The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account on the last day of each calendar quarter. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account Quarterly.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ <sup>0.01</sup> to obtain the disclosed annual percentage yield.			
<b>Limitations</b>			
Deposit Limitations are as follows: Additional deposits may be made at any time up to the annual maximum contribution limits.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal: Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			



# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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



## Personal Banking

### Truth in Savings Inquiry Disclosure (Variable Rate) Individual Retirement Account

<b>Account Holder(s):</b>	<b>Financial Institution:</b>
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: 18 MO Variable Traditional IRA	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Individual Retirement Account. Interest Rates and Annual Percentage Yields are current as of 3/8/2024 .

<b>Account Opening and Usage</b>			
Minimum Deposit to Open		\$25	
Monthly Service Charge		\$0	
<b>Interest Rate Information</b>			
This account is an interest bearing account.			
Interest Rate	0.38%	Annual Percentage Yield	0.38%
The interest rate and annual percentage yield on this account may change. At our discretion, we may change the interest rate on the account on the last day of each calendar quarter. Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online. Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). Interest will be compounded and credited to the account Quarterly.			
<b>Balance Information</b>			
We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year. You must maintain a minimum balance of \$ <sup>0.01</sup> to obtain the disclosed annual percentage yield.			
<b>Limitations</b>			
Deposit Limitations are as follows: Additional deposits may be made at any time up to the annual maximum contribution limits.			
<b>Time Account Information</b>			
If you withdraw any of the principal or interest before the maturity date we may impose a penalty of: six (6) months of interest. We will use the rate in effect on the date of withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Automatic Renewal: Grace Period: 7 days after maturity date. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.			
<b>Fee Information</b>			
See attached Additional Account Fee Schedule for more fee information.			





# Personal Banking

## Additional Account Fee Schedule Certificate of Deposit

<b>Statements and Research</b>	Electronic Statements	\$0
	Paper Statements	\$0
	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>	Checks for Purchase	
	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	\$0	
Redeposit Item Fee	\$0	
<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