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

#### Personal:

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

#### **Commercial and Small Business:**

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



## 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: 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate 0.35% Annual Percentage Yield 0.35%			0.35%	

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.

#### **Balance Information**

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.

#### **Time Account Information**

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.

#### **Fee Information**



# Additional Account Fee Schedule Individual Retirement Account

	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements and Research	Checks, Statements and Documents	#C i+			
and Research	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			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer	+:			
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires	43			
Support	Incoming – Domestic	\$15			
Support	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing - Foreign (Foreign Currency)	\$40			
	Deposited Checks Returned				
		¢0			
	Chargeback Fee	\$0 \$0			
	Redeposit Item Fee	<b>\$</b> U			
	International Collection				
	(third parties or other banks may impose charges in addition to tho	se disclosed below):			
	International Item Deposited	\$8 per item through 4/30/2025			
		Effective 5/1/2025 \$15 per item			
	International Collection	\$25 plus handling			
		through 4/30/2025			
		Effective 5/1/2025 \$40 plus handling			
International	International Chargeback Fee	\$13 plus fees incurred by Northwest			
Items	Foreign Currency Purchase	by Northwest			
	Standard Overnight Delivery	\$12 through			
	Standard Overnight Belivery	4/30/2025			
		Effective 5/1/2025 \$12.50			
	Next Morning Delivery	\$12.30			
	Foreign Currency Redemption	· ·			
	Toragn currency reacmpoint	\$25 through 4/30/2025			
		Effective 5/1/2025 \$12.50			

Foreign Draft Purchase

	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	
Other Charges	Levy/Attachment Processing	\$100	
and Services	Verification of Deposit	\$10	
and services	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 (Fixed Rate) Individual Retirement Account

Account Holder(s):	Financial Institution:		
	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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.35% Annual Percentage Yield 0.35%			0.35%

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.

#### **Balance Information**

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.

#### **Time Account Information**

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.

#### **Fee Information**



## 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 3/28/2025 ,

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.38%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.38%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage	1			
Minimum Deposit to Open		\$500		
Monthly Service Charge		\$0	<b>\$</b> 0	
Interest Rate Information		·		
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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open		\$500		
Monthly Service Charge		\$0	<b>\$</b> 0	
Interest Rate Information		·		
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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acc	ount.			
Interest Rate	0.43%	Annual I	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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing acco	ount.			
Interest Rate	0.43%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing acc	ount.			
Interest Rate	0.43%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



# 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing acc	ount.			
Interest Rate	0.43%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



# 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 3/28/2025.

Account Opening and Usa	ge			
Minimum Deposit to Open		\$500		
Monthly Service Charge		\$0	\$0	
Interest Rate Information				
This account is an interest beari	ng 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



# 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 3/28/2025.

Minimum Deposit to Open		\$500	
Monthly Service Charge		\$0	
	·		
count.			
0.40%	Annual Percentage Yield	0.40%	
	count. 0.40%	\$0 count.	

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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.30%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing acco	ount.			
Interest Rate	0.30%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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: 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 3/28/2025.

Account Opening and Usage					
Minimum Deposit to Open		\$500			
Monthly Service Charge			\$0		
Interest Rate Information					
This account is an interest bearing acco	unt.				
Interest Rate	0.18%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### **Time Account Information**

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.

#### **Fee Information**



## 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: 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  $\frac{3/28/2025}{2}$ .

Account Opening and Usage				
Minimum Deposit to Open		\$500		
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.18%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### **Time Account Information**

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.

#### **Fee Information**



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open		\$500	\$500	
Monthly Service Charge		\$0	\$0	
Interest Rate Information				
This account is an interest bearing a	count.			
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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage			
Minimum Deposit to Open \$500			
Monthly Service Charge \$0			
Interest Rate Information			
This account is an interest bearing account.			
Interest Rate	0.20%	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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information

(Non Interest Bearing Account)

(	
Account Holder(s):	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.  a   apply only if checked.
	MITATIONS
Liiv	IIIAIIONS
You must deposit to open this accou	ınt.
You may not make additional deposits into this accou	nt.
	is account.
You may not make withdrawals from your account un	til the maturity date.
Deposit limitations are as follows:	
☐ Withdrawal limitations are as follows:	
<del>_</del>	
☐ The minimum amount you may withdraw (write a check	(for) is
FEE II	NFORMATION
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
	oits, credits and deposited items, per statement period. The average daily ay of the period and dividing that figure by the number of days in the period.
Business Accounts only, No Personal Accounts.	
2.0	
This account includes our Courtesy Overdraft Service - full overdraft or account number, automatic bill payments (ACH) including online bill payments	
Deposit Account Agreement & Disclosure and Business Additional Acc	count Fee Disclosure for more information regarding coverage & fees.
Northwest Bank offers alternative Overdraft Protection (ODP) services less expensive than our Courtesy Overdraft Service.	such as line of credit or deposit account transfer services which may be
The following fees may be assessed against your accou	nt:
See attached Additional Account Fee Schedule.	
BONUS	INFORMATION
☐ You will receive	as a bonus.
	aa a bonus.
To obtain the bonus you must maintain:	

For:



## **Business Banking**

### **Additional Account Fee Schedule**

Some fees may not apply to all products

	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
	At Allpoint ATMs – Find them at www.allpointnetwork.com	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3
	NOTE: Other financial institutions or ATM operators may charge a fee for usin	
	Expedited Debit Card Delivery	\$35
	Debit Card Stop Payment Fee	\$37
		da7 '. *
	Overdraft-Paid Item Fee	\$37 per item*
	Overdraft-Returned Item Fee	\$37 per item*
Overdraft Services	An overdraft is determined at the time a point of sale transaction posts which may occur several hours or days after purchase.	to your account,
	Overdraft Protection Annual Fee	\$0
	Overdraft Protection Transfer Fee	\$0
	*NOTE: A single item may be subject to multiple fees.	
Courtesy Overdraft Service	<ul> <li>Full Coverage – This account includes Full Coverage Courtesy Overdra's have enough money in your account to cover a transaction by the following authorize and pay it at our discretion:         <ul> <li>checks, other transactions using your checking account number automatic bill payments, including online bill payment service everyday Debit Card transactions</li> </ul> </li> <li>Refer to the Deposit Account Agreement &amp; Disclosure for more informationer coverage and fees. Northwest Bank offers alternative Overdraft Protect such as line of credit or deposit account transfer services, which may be our Courtesy Overdraft Service.</li> </ul>	ving methods, we ber, s, or ation regarding tion (ODP) services
	Electronic Statements	\$0
	Paper Statements	\$5
	Research Fee	\$25 per hour
Statements	Checks, Statements and Documents	
and Research	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

	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		
Transactional	Online Banking Transfer	\$0		
Support	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*		
	*NOTE: An item that has been deposited once may be sub and a Redeposit Item Fee if it is returned to Northwest for			

	International Collection (third parties or other banks may disclosed below):	/ impose charges in addition to those	
	International Item Deposited	\$8 per item through 4/30/2025	
		Effective 5/1/2025 \$15 per item	
	International Collection	\$25 plus handling through 4/30/2025	
		Effective 5/1/2025 \$40 plus handling	
International	International Chargeback Fee	\$13 plus fees incurred by Northwest	
Items	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Foreign Draft Purchase	\$25	

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges and Services	Levy/Attachment Processing	\$100
	Verification of Deposit	\$10
	Domestic Collection (third parties or other banks may impost disclosed below):	se charges in addition to those
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item

(Tiered Rate)

ccount Holder(s):	Financial Institution	:	
	NORTHWEST BANK		
	100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
roduct Name: Business MMDA-429	Phone Number: (877	) 672-5678	
This disclosure contains information about terms			unts we offer.
Interest Rates and Annual Percentage Yields	are current as of	3/28/2025	
	y a 🛘 apply only if checked.		
RATE	INFORMATION		
is account is an interest bearing account.  Tiered Rate - Full Balance Tiered Rate - Specific	ed Tier		
		Annual Percentag	ne Vield Ranges
Range of Balances	Interest Rate	Min	Max
\$0.00 - \$4,999.99	0.20 %	0.20 %	0.20 %
\$5,000.00 - \$49,999.99	0.50 %	0.50 %	0.50 %
\$50,000.00 - \$99,999.99	1.00 %	1.00 %	1.00 %
\$100,000.00-\$249,999.99	1.99 %	2.00 %	2.00 %
\$250,000.00 - \$4,999,999.99	2.13 %	2.15 %	2.15 %
\$5,000,000.00 - \$99,999,999.99	2.13 %	2.15 %	2.15 %
N/A	0.00%	0.00%	0.00%
N/A	0.00%	0.00%	0.00%
N/A N/A	0.00%	0.00% 0.00%	0.00%
The interest rate on your account may change at an Rates quoted in this document may vary by geographic loc. The interest rate will never increase by more than change.  The interest rate will never drop more than disclosed to you.  Perest begins to accrue (select one that applies) on the business day you deposit non cash item no later than the business day we receive credients will not be will be compounded Monthly the account is closed before interest is credited, you	cation in which the account is opened  in decrease by more  belowexceed  s (for example, checks) t for the deposit of noncash item  and interest will be credi	d. Rates may vary for e than above the in above the in the second of the detection of the second of the secon	_each rate terest rate initially necks).
We will mail the interest in a check to you or deposit t			
e annual percentage yield assumes interest will rema	ain on deposit until maturity. A w	rithdrawal will redu	uce earnings.
BALANG	CE INFORMATION		
e use the (select one that applies)  daily balance method to calculate interest on the in the account each day.  average—daily-balance method to calculate interest average daily balance in the account for the perion in the account for each day of the period and dother:	erest on the account. This me iod. The average daily balance i	thod applies a pe s calculated by ac	eriodic rate to the
e will use an interest accrual basis of <i>(select one that ap</i> 365 for each day in the year. 365 (or 366 in 360 for each day in the year.		e year.	
u must maintain a minimum (select one that applies)			,
■ balance of \$ in the	account each day to obtain the	disclosed annual	percentage yield.
average daily balance of \$ 0.00 daily balance is calculated by adding the princip by the number of days in the period.	to obtain the disclosed an pal in the account for each day o		

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 must deposit \$to open this account.  You may not make additional deposits into this account.
You may not deposit more than \$ 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:
$\square$ 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 \$2,500.00 must be maintained to avoid a \$10.00 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.
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:

NB TISA Revised 3/22/2021

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET
	P.O. BOX 128 WARREN, PA 16365
Product Name: Business Fixed Amount-434	Phone Number: (877) 672-5678
This disclosure contains information about terms and	(011) 012 0010
	a 🗖 apply only if checked.
LIN	MITATIONS
You must deposit to open this accou	int.
You may not make additional deposits into this accou	
	is account.
<ul><li>You may not make withdrawals from your account un</li><li>Deposit limitations are as follows:</li></ul>	urthe maturity date.
Withdrawal limitations are as follows:	
☐ The minimum amount you may withdraw (write a check	(for) is 0.00
, ,	·
l EEE II	NEODMATION
	NFORMATION
Account Fees / Service Charge, balance to avoid service	
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions made	charge and how balance is determined:
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transactions.	charge and how balance is determined:  charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP)
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transa Additional Account Fee Disclosure for more information regarding coverage.	charge and how balance is determined:  charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP)
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transa Additional Account Fee Disclosure for more information regarding cover services such as line of credit or deposit account transfer services which	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding coverservices such as line of credit or deposit account transfer services while The following fees may be assessed against your account	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered such as line of credit or deposit account transfer services while The following fees may be assessed against your account See attached Additional Account Fee Schedule.	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered such as line of credit or deposit account transfer services while The following fees may be assessed against your account See attached Additional Account Fee Schedule.	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.  t:
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered services such as line of credit or deposit account transfer services while The following fees may be assessed against your account See attached Additional Account Fee Schedule.  BONUS	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.  t:
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered services such as line of credit or deposit account transfer services while the following fees may be assessed against your account See attached Additional Account Fee Schedule.  BONUS  You will receive	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.  t:
Account Fees / Service Charge, balance to avoid service The Service Charge for this account is based on a pre-negotiated flat of Service - full overdraft coverage for checks and other transactions may including online bill payment services AND everyday debit card transact Additional Account Fee Disclosure for more information regarding covered services such as line of credit or deposit account transfer services while the following fees may be assessed against your account See attached Additional Account Fee Schedule.  BONUS  You will receive	charge and how balance is determined: charge per statement period. This account includes our Courtesy Overdraft de using your checking account number, automatic bill payments (ACH) ctions. Refer to the Deposit Account Agreement & Disclosure and Business erage & fees. Northwest Bank offers alternative Overdraft Protection (ODP) ch may be less expensive than our Courtesy Overdraft Service.  t:

(Tiered Rate)

Acco	unt Holder(s): Fina	ncial Institution	:	
		THWEST BANK IBERTY STREET		
	P.O.	BOX 128 REN, PA 16365		
Produ	ict Name: Municipal Ckg (PA/OH/IN)-435	ne Number: (877	') 672 <b>-</b> 5678	
Thi	s disclosure contains information about terms, fees and int			ounts we offer.
	Interest Rates and Annual Percentage Yields are current as  Items preceded by a □ apply of	of nly if checked.	3/28/2025	
	RATE INFORMATION			
This ac	count is an interest bearing account.			
X Tie	ered Rate - Full Balance Tiered Rate - Specified Tier			
				ge Yield Ranges
<u> </u>	Range of Balances	Interest Rate	Min	Max
	0.01 - \$4,999.99 0,000.00 - \$74,999.99	0.01 % 0.05 %	0.01 %	0.01 % 0.05 %
_	5,000.00 - \$4,999,999.99	0.05 %	0.05 %	0.05 %
	,000,000.00 - \$99,999,999.99	0.05 %	0.05 %	0.05 %
N/				
	e interest rate and annual percentage yield may change (select	one that applie	·s).	
	At our discretion, we may change the interest rate on the acco		٠,٠	
	At your discretion, you may change the interest rate on the acc			
	The interest rate and annual percentage yield will not change t		(30) calendar day	s. We agree to
	give you thirty (30) days advance written notice prior to decrea			
		(ir	ndex) ∐ PLUS	MINUS a margin
<b>7</b> 1	of:			
_	e interest rate on your account may change at any time			. (frequency)
_	tes quoted in this document may vary by geographic location in which the			
Th	e interest rate will never⊡increase by more than□	decrease by mor	e than	_ each rate
<b>-</b>	change.			
Th	e interest rate will never □drop more than below □ disclosed to you.		above the ir	nterest rate initially
X	t begins to accrue <b>(select one that applies)</b> on the business day you deposit non cash items (for example, no later than the business day we receive credit for the deposi		ns (for example, o	checks).
	st□will not be ⊠will be compounded Monthly and inte			*
_	·		_	
-	e account is closed before interest is credited, you will not receiv will mail the interest in a check to you or deposit the interest in a			
	• •	,	Ü	
⊺he ar	nual percentage yield assumes interest will remain on deposit u	ntil maturity. A w	vithdrawal will red	uce earnings.
	BALANCE INFORMA	TION		
_	e the (select one that applies)		a daile C	aka ka kira mai
	daily balance method to calculate interest on the account. This	s metnod applies	a daily periodic r	ate to the principal
	in the account each day.  average—daily-balance method to calculate interest on the ac	ecount This mo	thad applies a p	oriodic rato to the
ш	average daily balance in the account for the period. The average			
	in the account for each day of the period and dividing that figure	-	•	
	other:		, p	- <del></del>
Ne wil	l use an interest accrual basis of (select one that applies)			
	365 for each day in the year. X 365 (or 366 in a leap year) f	or each day in th	e year <u>.</u>	
	360 for each day in the year.	•	•	
<b>ت</b> احتادہ/د	• •			
_	ust maintain a minimum <i>(select one that applies)</i>	lou to abtain the	displaced are a	noroontono deld
	balance of \$ 0.01 in the account each of the a	•		
Ш				yield. The average
	daily balance is calculated by adding the principal in the accou	nt for each day o	or the period and	dividing that figure
	by the number of days in the period.			

LIMITATIONS
<ul> <li>☐ (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.</li> <li>☐ You must deposit \$</li></ul>
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 \$_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:
if you do not reflew 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.
PONUS INFORMATION
BONUS INFORMATION
☐ You will receive as a bonus.
To obtain the bonus you must maintain:
For:

Account Holder(s):	Financial Institution:			
	NORTHWEST BANK			
	100 LIBERTY STREET P.O. BOX 128			
	WARREN, PA 16365			
Product Name: Business Checking-Non-Int-437	Phone Number: (877) 672-5678			
This disclosure contains information about terms and Items preceded by	fees for some of the accounts we offer.  a   apply only if checked.			
LIMITATIONS				
V Vou mount de north				
You must deposit 100.00 to open this accou				
You may not make additional deposits into this account.				
<ul> <li>You may not deposit more than0.00 to this account.</li> <li>You may not make withdrawals from your account until the maturity date.</li> </ul>				
Deposit limitations are as follows:	in the maturity date.			
Deposit inflications are as follows.				
Withdrawal limitations are as follows:				
☐ The minimum amount you may withdraw (write a check	(for) is			
FEE II	NFORMATION			
Account Fees / Service Charge, balance to avoid service				
A Minimum Average Daily Balance of \$5,000.00 must be maintained to avoid a \$	· ·			
There will be an additional charge of \$0.15 for each item over 100, combined del The average daily balance is calculated by adding the principal in the account for	bits, credits, and deposited items, per statement period. r 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	or checks and other transactions made using your checking account number, automatic card transactions. Refer to the Deposit Account Agreement & Disclosure and Business			
	es. Northwest Bank offers alternative Overdraft Protection (ODP) services such as line			
of credit of deposit account transfer services which may be less expensive train-	our courtesy overtrait service.			
The following fees may be assessed against your accoun	t:			
See attached Additional Account Fee Schedule.				
BONUS	INFORMATION			
You will receive	as a bonus.			
To obtain the bonus you must maintain:				
10 obtain the bonds you must maintain.				

Account Holder(s):	Financial Institution:				
	NORTHWEST BANK				
	100 LIBERTY STREET				
	P.O. BOX 128 WARREN, PA 16365				
Product Name: Business Analysis-Non-Int-438	Phone Number: (877) 672-5678				
This disclosure contains information about terms and Items preceded by	fees for some of the accounts we offer.  a   a pply only if checked.				
LIMITATIONS					
V Vou mount do north 100 00 to an out this account	4				
You must deposit 100.00 to open this accou					
	You may not make additional deposits into this account.				
• • • • • • • • • • • • • • • • • • • •	is account.				
You may not make withdrawals from your account un	til the maturity date.				
Deposit limitations are as follows:					
Withdrawal limitations are as follows:					
☐ The minimum amount you may withdraw (write a check	(for) is				
EEE II	NFORMATION				
Account Fees / Service Charge, balance to avoid service	-				
	maintained and the earnings credit rate in effect for each statement period. is account includes our Courtesy Overdraft Service - full overdraft coverage				
for checks and other transactions made using your checking account n	number, automatic bill payments (ACH) including online bill payment				
services AND everyday debit card transactions. Refer to the Deposit A	account Agreement & Disclosure and Business Additional Account Fee Bank offers alternative Overdraft Protection (ODP) services such as line of				
credit or deposit account transfer services which may be less expensive					
The fellowing force was the account of the fellowing force and the fellowing f	1.				
The following fees may be assessed against your accoun	τ.				
See attached Additional Account Fee Schedule.					
201110	INFORMATION				
BONUS	INFORMATION				
You will receive	as a bonus.				
To obtain the bonus you must maintain:					
. 3 catality and Joseph Mack Mannager					
For:					

Account Holder(s):	Financial Institution:			
	NORTHWEST BANK			
	100 LIBERTY STREET P.O. BOX 128			
	WARREN, PA 16365			
Product Name: Business Checking PLUS-439	Phone Number: (877) 672-5678			
This disclosure contains information about terms and Items preceded by	fees for some of the accounts we offer.  a   apply only if checked.			
LIMITATIONS				
You must deposit to open this account you may not make additional deposits into this account you may not make additional deposits you may not make additional deposits you may not make a district your may not make a district you may not make a district your may not make				
_ :	is account.			
You may not make withdrawals from your account un				
Deposit limitations are as follows:	•			
<del>_</del>				
Withdrawal limitations are as follows:				
The resistance are construent and with discovery with a calculation	(for) is 0.00			
☐ The minimum amount you may withdraw (write a check	.tor) is			
FEE II	NFORMATION			
Account Fees / Service Charge, balance to avoid service	charge and how balance is determined:			
	s, credits, and deposited items, per statement period. This account includes d other transactions made using your checking account number, automatic			
bill payments (ACH) including online bill payment services AND everyo	day debit card transactions. Refer to the Deposit Account Agreement &			
	nformation regarding coverage & fees. Northwest Bank offers alternative ccount transfer services which may be less expensive than our Courtesy			
Overdraft Service.	,			
The following fees may be assessed against your accoun	<del>t</del> ·			
See attached Additional Account Fee Schedule.	•			
BONUS	INFORMATION			
☐ You will receive	as a bonus.			
To obtain the bonus you must maintain:				
For <sup>.</sup>				

Account Holder(s):	Financial Institution:			
	NORTHWEST BANK 100 LIBERTY STREET			
	P.O. BOX 128 WARREN, PA 16365			
Product Name: Escrow Mgmt Disbursement-442	Phone Number: (877) 672-5678			
This disclosure contains information about terms and f	()			
	a   a apply only if checked.			
LIMITATIONS				
You must deposit 0.00 to open this account	nt.			
You may not make additional deposits into this accour	nt.			
You may not deposit more than to this to this You may not make withdrawals from your account until	s account.			
Deposit limitations are as follows:	in the maturity date.			
☐ Withdrawal limitations are as follows:				
The minimum amount you may withdraw (write a check	for) is			
FEE IN	FORMATION			
Account Fees / Service Charge, balance to avoid service c	harge and how balance is determined:			
The following fees may be assessed against your account				
See attached Additional Account Fee Schedule				
DONNO	WEODMATION			
_	INFORMATION			
☐ You will receive	as a bonus.			
To obtain the bonus you must maintain:				

(Tiered Rate)

ccount Holder(s):	Financial Institution	:	
NORTHWEST BANK			
	100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
roduct Name: Business Tiered Rate - 443	Phone Number: (877	) 672-5678	
This disclosure contains information about term			unts we offer.
Interest Rates and Annual Percentage Yields	are current as of		
	by a ☐ apply only if checked.		
RATI	E INFORMATION		
nis account is an interest bearing account.  Tiered Rate - Full Balance  Tiered Rate - Specif	ied Tier		
		Annual Percentag	ge Yield Ranges
Range of Balances	Interest Rate	Min	Max
up to \$4,999.99	0.01 %	0.01 %	0.01 %
\$5,000.00-\$9,999.99	0.01 %	0.01 %	0.01 %
\$10,000.00-\$24,999.99	0.01 %	0.01 %	0.01 %
\$25,000.00-\$4,999,999.99	0.01 %	0.01 %	0.01 %
\$5,000,000.00 and over	0.01 %	0.01 %	0.01 %
N/A	0.00%	0.00%	0.00%
N/A N/A	0.00%	0.00%	0.00%
N/A N/A	0.00%	0.00%	0.00%
N/A	0.00%	0.00%	0.00%
The interest rate will never ☐ increase by more that change.  The interest rate will never ☐ drop more than ☐ disclosed to you.  Perest begins to accrue (select one that applies) ☐ on the business day you deposit non cash item ☐ no later than the business day we receive crederest ☐ will not be ☒ will be compounded ☐ Monthly of the account is closed before interest is credited, you	below □exceed ns (for example, checks) lit for the deposit of noncash item _ and interest will be credi	above the in above the in above the in above the in above the interest	terest rate initially hecks).
We will mail the interest in a check to you or deposit	the interest in an account that yo	ou designate.	
e annual percentage yield assumes interest will rem	ain on deposit until maturity. A w	rithdrawal will redu	uce earnings.
BALAN	CE INFORMATION		
e use the (select one that applies)  daily balance method to calculate interest on the in the account each day.  average—daily-balance method to calculate in average daily balance in the account for the period and other:	terest on the account. This me riod. The average daily balance in	thod applies a pe is calculated by ac	eriodic rate to the
e will use an interest accrual basis of <i>(select one that a)</i> 365 for each day in the year.  360 for each day in the year.		e year.	
u must maintain a minimum (select one that applies)			
■ balance of \$ in the	account each day to obtain the	disclosed annual	percentage yield.
average daily balance of \$ 0.00 daily balance is calculated by adding the princi	to obtain the disclosed an pal in the account for each day c		

LIMITATIONS
<ul> <li>☐ (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.</li> <li>☑ You must deposit \$</li></ul>
☐ 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.
☐ 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 \$5,000.00 must be maintained to avoid a \$10.00 Service Charge per statement period.  The Service Charge may also include \$0.40 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
To obtain the bonus you must maintain:
For:



# Health Savings Account 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: Health Savings Account - 447	Phone Number: (877) 672-5678

This disclosure contains information about terms. fees. and interest rates for the Health Savings Account. Interest Rates and Annual Percentage Yields are current as of 3/28/2025

Account Opening and Usage	
Minimum Deposit to Open	\$25
Monthly Service Charge	<b>\$</b> 3**

No Monthly Service Charge When You Meet the Following:

Have an Average Daily Balance of \$1,000;

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.

\*Waived if owner on Affinity Premier Checking account

### **Interest Rate Information**

This account is an interest-bearing account. Tiered Rate - Full Balance

Range of Balances	Interest Rate	Annual Percentage Yield
up to \$999.99	0.00%	0.00%
\$1,000.00 - \$4,999.99	0.01 %	0.01 %
\$5,000.00 - \$14,999.99	0.05 %	0.05%
\$15,000.00 and over	0.10 %	0.10%

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.

#### **Balance Information**

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 \$1,000 in the account each day to obtain the disclosed annual percentage yield.

### Limitations

Deposit Limitations are as follows: Participation in any HSA is voluntary, and selection of an HSA trustee or custodian is solely your choice. It is not the intent of your employer to sponsor any HSA, nor endorse any particular HSA trustee or custodian. The HSA and high deductible health plan (HDHP) through which you may be receiving health care benefit coverage are separate products. The HSA shall not be deemed to provide any health care benefit coverage and shall not be deemed to be an employee benefit plan as that term is defined in the Employee Retirement Income Security Act of 1974, as amended (ERISA). IRS Contribution limits apply.

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

#### **Fee Information**

See attached Additional Account Fee Schedule for more fee information.



# Health Savings Account Additional Account Fee Schedule

,	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
15.15	At Allpoint ATMs – Find them at	\$0
ATM and Debit Card Fees	www.allpointnetwork.com  At non-Northwest or non-Allpoint ATMs	\$3
eure i con	NOTE: Other financial institutions or ATM operators may charge a	
	ATMs  Expedited Debit Card Delivery	\$35
	Debit Card Stop Payment Fee	\$37
	Debit card Stop i dyment i ee	421
	Overdraft-Paid Item Fee	\$37 per item*
Overdraft Services	Overdraft-Returned Item Fee	\$37 per item*
Services	Overdraft-Combined Maximum Item Fee	5 per day or \$185
	*NOTE: A single item may be subject to multiple fees.	
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
	Electronic Statements	\$0
	Electronic Statements  Paper Statements  *Waived if owner on Affinity Premier or Signature Checking Account.	\$0 \$3*
	Paper Statements	
Statements and Research	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account.	\$3*
	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account.  Research Fee	\$3*
	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account.  Research Fee  Checks, Statements and Documents	\$3* \$25 per hour
	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account.  Research Fee  Checks, Statements and Documents  Paper Copy	\$3* \$25 per hour \$6 per item

Statement Reconciliation

\$30 per hour

	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	
Transactional Compact	Online Banking Transfer	\$0	
Transactional Support	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	

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):		
	International Item Deposited	\$8 per item through 4/30/2025	
		Effective 5/1/2025 \$15 per item	
International Items	International Collection	\$25 plus handling through 4/30/2025	
		Effective 5/1/2025 \$40 plus handling	
	International Chargeback Fee	\$13 plus fees incurred by Northwest	
	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Foreign Draft Purchase	\$25	

Other Charges and Services	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 of those disclosed below):	harges in addition to
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item



### Basic 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: Basic Checking - 450	Phone Number: (877) 672-5678

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

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge *Waived if owner on Affinity Premier checking account.	\$5*	
Interest Rate Information		
This account is a non-interest-bearing account.		
Limitations		
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		
Fee Information		
See attached Additional Account Fee Schedule for more fee information.		



### Basic Checking Additional Account Fee Schedule

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
_	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0	
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3	
Debit cara . car	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs		
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	
	Overdraft-Paid Item Fee	\$37 per item*	
Overdraft Services	Overdraft-Returned Item Fee	\$37 per item*	
Jei vices	Overdraft-Combined Maximum Item Fee	5 per day or \$18!	
	*NOTE: A single item may be subject to multiple fees.		
Courtesv			
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service		
Overdraft	This account is not eligible for Courtesy Overdraft Service  Electronic Statements	\$0	
Overdraft		\$0 \$3*	
Overdraft	Electronic Statements Paper Statements		
Overdraft Service Statements	Electronic Statements Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account	\$3*	
Overdraft Service	Electronic Statements Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee	\$3*	

Statement Reconciliation

\$30 per hour

	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	
Transactional Support	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	

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):		
	International Item Deposited	\$8 per item through 4/30/2025	
		Effective 5/1/2025 \$15 per item	
	International Collection	\$25 plus handling through 4/30/2025	
		Effective 5/1/2025 \$40 plus handling	
International Items	International Chargeback Fee	\$13 plus fees incurred by Northwest	
international recins	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Foreign Draft Purchase	\$25	

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges and	Levy/Attachment Processing	\$100
Other Charges and Services	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



# 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.

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge	\$0	
Interest Rate Information		
This account is a non-interest-bearing account.		
Fee Information		
When the student reaches age 25, this account will	automatically convert to the terms, conditions, and applicable fees of a	

non-interest-bearing checking account offered at that time.

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.



### **Student Checking**

	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
	——————————————————————————————————————	\$0
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3
<b>20010 Call a 1 Co</b> 2	NOTE: Other financial institutions or ATM operators may charge a fee for	or using their ATMs
	Expedited Debit Card Delivery	\$35
	Debit Card Stop Payment Fee	\$37
	Overdreft Paid Hore Foo	#27 nov itoma*
	Overdraft-Paid Item Fee Overdraft-Returned Item Fee	\$37 per item*
Overdraft	Overdraft-Combined Maximum Item Fee	5 per day or \$185
Services	Overdraft Protection Annual Fee	\$0
		<u> </u>
	Overdraft Protection Transfer Fee	\$0
	*NOTE: A single item may be subject to multiple fees.	
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
Overdraft	This account is not eligible for Courtesy Overdraft Service  Electronic Statements	\$0
Overdraft		\$0 \$3**
Overdraft	Electronic Statements Paper Statements	
Overdraft Service Statements	Electronic Statements Paper Statements "Waived if owner on Affinity Premier or Signature Checking Account	\$3*
Overdraft Service	Electronic Statements Paper Statements "Waived if owner on Affinity Premier or Signature Checking Account Research Fee	\$3*
Overdraft Service Statements	Electronic Statements Paper Statements **Waived if owner on Affinity Premier or Signature Checking Account Research Fee Checks, Statements and Documents	\$3* \$25 per hour
Overdraft Service Statements	Electronic Statements Paper Statements "Waived if owner on Affinity Premier or Signature Checking Account Research Fee Checks, Statements and Documents Paper Copy	\$3* \$25 per hour \$6 per item

Revised 3/3/2025 Northwest Bank is Member FDIC

	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	<b>\$</b> 7		
	Funds Transfer			
	Bankline Transfer	\$0		
Transactional	Online Banking Transfer	\$0		
Support	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		

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):			
	International Item Deposited	\$8 per item through 4/30/2025		
		Effective 5/1/2025 \$15 per item		
	International Collection	\$25 plus handling through 4/30/2025		
		Effective 5/1/2025 \$40 plus handling		
International	International Chargeback Fee	\$13 plus fees incurred by Northwest		
Items	Foreign Currency Purchase			
	Standard Overnight Delivery	\$12 through 4/30/2025		
		Effective 5/1/2025 \$12.50		
	Next Morning Delivery	\$15		
	Foreign Currency Redemption	\$25 through 4/30/2025		
		Effective 5/1/2025 \$12.50		
	Foreign Draft Purchase	\$25		

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Othor Chargos	Levy/Attachment Processing	\$100
Other Charges and Services	Verification of Deposit	\$10
	Domestic Collection (third parties or other banks may impose charges i disclosed below):	n addition to those
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item



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

Account Holder(s):	Financial Institution:	
	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 3/28/2025

Account Opening and Usage	
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.

### Deposit Balances:

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.

### **Investment Balances:**

Must be held in an eligible personal LPL Financial 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.

### **Interest Rate Information**

meerese reace miorinacion			
This account is an interest-bearing acc	ount.		
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.

#### **Balance Information**

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.

### Limitations

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

### **Fee Information**

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:

Not Insured by FDIC or Any Other Government Agency

Not Bank Guaranteed

Not Bank Deposits or Obligations

May Lose Value



# Additional Account Fee Schedule Signature Checking

	Northwest Bank ATM Fees		
	At Northwest ATMs	\$0	
	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0	
	At non-Northwest or non-Allpoint ATMs	\$0	
ATM and Debit Card Fees	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs		
Dedit Card Fees	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	

### Overdraft Services

Overdraft-Paid Item Fee	\$37 per item*
Overdraft-Returned Item Fee	\$37 per item*
Overdraft-Combined Maximum Item Fee	5 per day or \$185
Overdraft Protection Annual Fee	<b>\$</b> 0
Overdraft Protection Transfer Fee	\$0
*Note: A single item may be subject to multiple fees.	

### Courtesy Overdraft Service

<u>Standard Coverage</u> – 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:

• checks, other transactions using your checking account number

• or automatic bill payments, including online bill payment services

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 & Disclosure for more information
regarding coverage and fees.

We will not cover

- ATM transactions, or
- Everyday Debit Card transactions (unless you ask us to, see below).

<u>Full Coverage</u> – 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.

### Statements and Research

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

	Account Services	
	Stop Payment Fee	\$0
	Checks for Purchase	·
	Check Printing	Depends on Style
	Check orders from Deluxe® - Specialty checks free or  *Personal checks include wallet duplicate top & end stub. ex	
	Counter Checks (Quantity of 3)	\$0
	Official Check	\$0
	Money Order	\$0
	Funds Transfer	
	Bankline Transfer	\$0
Transactional Support	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

	International Collection (third parties or other banks may im	pose charges in addition to those
	disclosed below):	
	International Item Deposited	\$8 per item through 4/30/2025
		Effective 5/1/2025 \$15 per item
	International Collection	\$25 plus handling through 4/30/2025
		Effective 5/1/2025 \$40 plus handling
International Items	International Chargeback Fee	\$13 plus fees incurred by Northwest
	Foreign Currency Purchase	
	Standard Overnight Delivery	\$12 through 4/30/2025
		Effective 5/1/2025 \$12.50
	Next Morning Delivery	\$15
	Foreign Currency Redemption	\$25 through 4/30/2025
		Effective 5/1/2025 \$12.50
	Foreign Draft Purchase	\$25

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges	Levy/Attachment Processing	\$100
and Services	Verification of Deposit	\$10
	Domestic Collection (third parties or other banks may impose charges in adbelow):	dition to those disclosed
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item



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

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Affinity Checking - 454	Phone Number: (877) 672-5678

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

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge	\$0	
Interest Rate Information		
This account is a non-interest-bearing account.		
Fee Information		
See attached Additional Account Fee Schedule for more	fee information, including overdraft protection.	



# Additional Account Fee Schedule Affinity Checking

	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
_	At Allpoint ATMs – Find them at www.allpointnetwork.com	\$0
ATM and Debit Card Fees	At non-Northwest or non-Allpoint ATMs	<b>\$</b> 3
2 0010 0011 01 000	NOTE: Other financial institutions or ATM operators may charge a fee for us	ing their ATMs
	Expedited Debit Card Delivery	\$35
	Debit Card Stop Payment Fee	\$37

	Overdraft-Paid Item Fee	\$37 per item*
	Overdraft-Returned Item Fee	\$37 per item*
Overdraft Services	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.	

### Courtesy Overdraft Service

<u>Standard Coverage</u> – 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:

checks, other transactions using your checking account number
 or automatic bill payments, including online bill payment services

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 an item 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 & Disclosure for more information regarding coverage and fees.

We will not cover

- ATM transactions, or
- Everyday Debit Card transactions (unless you ask us to, see below).

<u>Full Coverage</u> – 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.

	Electronic Statements	\$0
	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account	\$3*
	Research Fee	\$25 per hour
Statements	Checks, Statements and Documents	
and Research	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

	Account Services	
	Stop Payment Fee	\$37
	Checks for Purchase	
	Check Printing	Depends on Style
	Counter Checks (Quantity of 3)	<b>\$</b> 6
	Official Check	\$12
	Money Order	<b>\$</b> 7
	Funds Transfer	
	Bankline Transfer	\$0
Transactional Support	Online Banking Transfer	\$0
Transactional Support	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

	International Collection (third parties or other banks may in disclosed below):	npose charges in addition to those
	International Item Deposited	\$8 per item through 4/30/2025
		Effective 5/1/2025 \$15 per item
	International Collection	\$25 plus handling through 4/30/2025
		Effective 5/1/2025 \$40 plus handling
International Items	International Chargeback Fee	\$13 plus fees incurred by Northwest
international items	Foreign Currency Purchase	·
	Standard Overnight Delivery	\$12 through 4/30/2025
		Effective 5/1/2025 \$12.50
	Next Morning Delivery	\$15
	Foreign Currency Redemption	\$25 through 4/30/2025
		Effective 5/1/2025 \$12.50
	Foreign Draft Purchase	\$25

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges and Services	Levy/Attachment Processing	\$100
	Verification of Deposit	\$10
	Domestic Collection (third parties or other banks may impose charbelow):	ges in addition to those disclosed
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item



### Truth in Savings Inquiry Disclosure (Variable Rate) Affinity Plus Checking

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Affinity Plus Checking - 457	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees. and interest rates for the Affinity Plus Checking account. Interest Rates and Annual Percentage Yields are current as of 3/28/2025

Account Opening and Usage		
Minimum Deposit to Open \$25		
Monthly Service Charge	\$15	

No Monthly Service Charge When You Meet Either of the Following:

1. Have an Average Daily Balance of \$5,000 or more;

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.

2. Have a Total Relationship Balance (Deposits and/or Investments) of \$15,000 or more;

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.

### **Investment Balances:**

Must be held in an eligible personal LPL Financial 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 Affinity Plus Checking account. Investment balances will be calculated using LPL Financial month end values.

#### Interest Rate Information

This account is an interest-bearing account.

Interest Rate	0.01%	Annual Percentage Yield	0.01%
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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.

#### **Balance Information**

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.

#### Limitations

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

### **Fee Information**

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 <u>are not</u> 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:

Not Insured by FDIC or Any Other Government
Agency

Not Bank
Guaranteed

Not Bank Deposits or
Obligations

May Lose
Value



# Additional Account Fee Schedule Affinity Plus Checking

	Northwest Bank ATM Fees		
ATM and Debit Card Fees	At Northwest ATMs	\$0	
	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0	
	At non-Northwest or non-Allpoint ATMs	\$0	
	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs		
	Expedited Debit Card Delivery	\$35	
	Debit Card Stop Payment Fee	\$37	

### Overdraft Services

Overdraft-Paid Item Fee	\$37 per item*
Overdraft-Returned Item Fee	\$37 per item*
Overdraft-Combined Maximum Item Fee	5 per day or \$185
Overdraft Protection Annual Fee	\$0
Overdraft Protection Transfer Fee	\$0
*NOTE: A single item may be subject to multiple fees.	

### Courtesy Overdraft Service

<u>Standard Coverage</u> – 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:

- checks, other transactions using your checking account number
- or automatic bill payments, including online bill payment services

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 an item 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 & Disclosure for more information regarding coverage and fees.

We will not cover

- ATM transactions, or
- Everyday Debit Card transactions (unless you ask us to, see below).

**Full Coverage** – 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.

#### **Electronic Statements** \$0 \$3\* **Paper Statements** \*Waived if owner on Affinity Premier or Signature Checking Account \$25 per hour Statements Checks, Statements and Documents and Research \$6 per item Paper Copy CD - Creation of a CD with Document Images \$50 Special Statement - Instant Statement Printed in Branch \$10 Statement Reconciliation \$30 per hour

	Account Services	
	Stop Payment Fee	\$37
	Checks for Purchase	
	Check Printing	Depends on Style
	First check order from Deluxe® – Specialty checks free or 50% off Personal checks*  *Personal checks include wallet, duplicate, top & end stub, exclusive and all intro packages.	
	Counter Checks (Quantity of 3)	<b>\$</b> 6
	Official Check	\$12
	Money Order	<b>\$</b> 7
	Funds Transfer	
	Bankline Transfer	\$0
Transactional Support	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

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):	
	International Item Deposited	\$8 per item through 4/30/2025
		Effective 5/1/2025 \$15 per item
	International Collection	\$25 plus handling through 4/30/2025
International Items		Effective 5/1/2025 \$40 plus handling
	International Chargeback Fee	\$13 plus fees incurred by Northwest
international items	Foreign Currency Purchase	
	Standard Overnight Delivery	\$12 through 4/30/2025
		Effective 5/1/2025 \$12.50
	Next Morning Delivery	\$15
	Foreign Currency Redemption	\$25 through 4/30/2025
		Effective 5/1/2025 \$12.50
	Foreign Draft Purchase	\$25

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
Other Charges and Services	Garnishment	\$150
	Levy/Attachment Processing	\$100
	Verification of Deposit	\$10
	Domestic Collection (third parties or other banks may impose below):	charges in addition to those disclosed
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item



# Truth in Savings Inquiry Disclosure (Variable Rate) Affinity Premier Checking

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Affinity Premier Checking - 458	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Affinity Premier Checking account. Interest Rates and Annual Percentage Yields are current as of 3/28/2025

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge	\$25	
No Monthly Service Charge When You Meet Either of the Following:		

1. Have an Average Daily Balance of \$15,000 or more;

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.

2. Have a Total Relationship Balance (Deposits and/or Investments) of \$50,000 or more;

### **Deposit Balances:**

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.

#### **Investment Balances:**

Must be held in an eligible personal LPL Financial¹ 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 Affinity Premier Checking account. Investment balances will be calculated using LPL Financial month end values.

#### **Interest Rate Information**

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. 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.

#### **Balance Information**

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.

#### Limitations

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

### **Fee Information**

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 <u>are not registered</u> 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:

Not Insured by FDIC or Any Other Government Agency

Not Bank Guaranteed

Not Bank Deposits or Obligations

May Lose Value



### **Additional Account Fee Schedule** Affinity Premier Checking

Allillicy Prelifier C	incexting .	
	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0
	At non-Northwest or non-Allpoint ATMs	\$0
ATM and Debit Card Fees	NOTE: Other financial institutions or ATM operators may charge a fee for using their ATMs	
	Reimbursement of Other Financial Institutions' ATM Fees	Up to \$10; credited on the last business day of the month
	Expedited Debit Card Delivery	\$35
	Debit Card Stop Payment Fee	\$37

2000406	Overdraft-Paid Item Fee	\$37 per item *
	Overdraft-Returned Item Fee	\$37 per item *
Overdraft Services	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.	

Standard Coverage - 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:

- checks, other transactions using your checking account number
- or automatic bill payments, including online bill payment services

### Courtesy Overdraft Service

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 an item 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 & Disclosure for more information regarding coverage and fees.

We will not cover

- ATM transactions, or
- Everyday Debit Card transactions (unless you ask us to, see below).

Full Coverage – 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.

#### **Electronic Statements** \$0 **Paper Statements** \$0 Research Fee \$25 per hour Checks. Statements and Documents **Statements** and Research 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

	Account Services	
	Stop Payment Fee	<b>\$</b> 37
	Checks for Purchase	
	Check Printing	Depends on Style
	Check orders from Deluxe® - Specialty checks free or 50% off Personal checks.*  *Personal checks include wallet, duplicate, top & end stub, exclusive and all intro packages.	
	Counter Checks (Quantity of 3)	\$6
	Official Check – Free upon Request, otherwise -	\$12
	Money Order – Free upon Request, otherwise -	<b>\$</b> 7
	Funds Transfer	
	Bankline Transfer	\$0
Transactional Support	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

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):	
	International Item Deposited	\$8 per item through 4/30/2025
		Effective 5/1/2025 \$15 per item
	International Collection	\$25 plus handling through 4/30/2025
		Effective 5/1/2025 \$40 plus handling
International Items	International Chargeback Fee	\$13 plus fees incurred by Northwest
	Foreign Currency Purchase	
	Standard Overnight Delivery	\$12 through 4/30/2025
		Effective 5/1/2025 \$12.50
	Next Morning Delivery	\$15
	Foreign Currency Redemption	\$25 through 4/30/2025
		Effective 5/1/2025 \$12.50
	Foreign Draft Purchase	\$25

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
Other Charges and Services	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):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET
	P.O. BOX 128 WARREN, PA 16365
Product Name: Escrow Deposit Account-460	Phone Number: (877) 672-5678
This disclosure contains information about terms and	(, =
	a 🗖 apply only if checked.
LIM	IITATIONS
You must deposit 0.00 to open this accou	nt,
You may not make additional deposits into this accou	nt.
You may not deposit more than to thi  You may not make withdrawals from your account unt	s account.
Deposit limitations are as follows:	in the maturity date.
▼ 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
FEE IN	IFORMATION
Account Fees / Service Charge, balance to avoid service of	charge and how balance is determined:
The following fees may be assessed against your account	:
See attached Additional Account Fee Schedule.	
I DOMITE	
_	INFORMATION
You will receive	INFORMATION as a bonus.
_	
You will receive	
You will receive	

### TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Variable Rate)

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET
	P.O. BOX 128 WARREN, PA 16365
De La (New Joseph and	
Product Name: IOLA (NY) - 465	Phone Number: (877) 672-5678
Interest Rates and Annual Percentage Yields a	
	a apply only if checked.
	NFORMATION
This account is an interest bearing account. The interest rate on the account is	
At our discretion, we may change the interest rat  At your discretion, you may change the interest r	
	I not change for at least thirty (30) calendar days. We agree to
give you thirty (30) days advance written notice p	prior to decreasing the rate.
give you thirty (30) days advance written notice p  The interest rate on the account is based on  PLUS  MINUS a margin of:	(index)
The interest rate on your account may change at any	(frequency)
	tion in which the account is opened. Rates may vary for accounts opened online.
The interest rate will never <u>lincrease</u> by more than change.	% decrease by more than% each rate
	% below
Interest begins to accrue (select one that applies)	<i>a</i>
on the business day you deposit non cash items no later than the business day we receive credit	(for example, checks). 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 th ⊠ If the account is closed before interest is credited, you	
Milline account is closed before interest is credited, you	will not receive the accided interest.
The annual percentage yield for time deposit assumes in reduce earnings.	terest will remain on deposit until maturity. A withdrawal will
	E INFORMATION
We use the (select one that applies)	E IN ONIMATION
✓ 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 inte	rest on the account. This method applies a periodic rate to the
	d. The average daily balance is calculated by adding the principal
in the account for each day of the period and div	d. The average daily balance is calculated by adding the principal
in the account for each day of the period and div other:	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that app	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that app	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that app  □ 365 for each day in the year. ☑ 365 (or 366 in □ 360 for each day in the year.  You must maintain a minimum (select one that applies)	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.  lies)  a leap year) for each day in the year.
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that app ☐ 365 for each day in the year. ☒ 365 (or 366 in ☐ 360 for each day in the year.  You must maintain a minimum (select one that applies)	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that applied)  365 for each day in the year.   365 (or 366 in 360 for each day in the year.  You must maintain a minimum (select one that applies)  balance of \$	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies)  a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage  to obtain the disclosed annual percentage yield. The average
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that applied)  365 for each day in the year.   365 (or 366 in 360 for each day in the year.  You must maintain a minimum (select one that applies)  balance of \$ 0.01 in the yield.  average daily balance of \$ 0.00 daily balance is calculated by adding the principal	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies)  n a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that applied)  □ 365 for each day in the year. ☑ 365 (or 366 in 360 for each day in the year.  You must maintain a minimum (select one that applies)  ☑ balance of \$	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies)  n a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage  to obtain the disclosed annual percentage yield. The average all in the account for each day of the period and dividing that figure
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that app    365 for each day in the year.   365 (or 366 in   360 for each day in the year.  You must maintain a minimum (select one that applies)    balance of \$ 0.01	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies)  n a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage  to obtain the disclosed annual percentage yield. The average in the account for each day of the period and dividing that figure
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that applied)  365 for each day in the year.   365 (or 366 in 360 for each day in the year.  You must maintain a minimum (select one that applies)  balance of \$	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies) In a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage  to obtain the disclosed annual percentage yield. The average all in the account for each day of the period and dividing that figure  INTATIONS  6) transfers from your account each four (4) week or similar period including data transmission) agreement, order or instruction or by
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that applied) 365 for each day in the year. 365 (or 366 in 360 for each day in the year.  You must maintain a minimum (select one that applies) alance of \$ 0.01 in the yield.  average daily balance of \$ 0.00 daily balance is calculated by adding the principal by the number of days in the period.	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies)  n a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage  to obtain the disclosed annual percentage yield. The average in the account for each day of the period and dividing that figure  ///////////////////////////////////
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that applied)  365 for each day in the year. 365 (or 366 in 360 for each day in the year.  You must maintain a minimum (select one that applies)  balance of \$	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies)  n a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage  to obtain the disclosed annual percentage yield. The average in the account for each day of the period and dividing that figure   limitations  for transfers from your account each four (4) week or similar period including data transmission) agreement, order or instruction or by the transactions) made by you and payable to third parties. Transfers mail or an ATM are unlimited.
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that applies)  □ 365 for each day in the year. ☑ 365 (or 366 in 360 for each day in the year.  You must maintain a minimum (select one that applies)  ☑ balance of \$ 0.01 in the yield.  □ average daily balance of \$ 0.00 daily balance is calculated by adding the principal by the number of days in the period.  □ (Applies to Savings and MMDA Only) You may make six (0 by preauthorized or automatic transfer, telephone (in check, draft, debit card or similar order (including POS and withdrawals made in person, by messenger, by resulting account of the period of t	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies)  n a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage  to obtain the disclosed annual percentage yield. The average in the account for each day of the period and dividing that figure  ///////////////////////////////////
in the account for each day of the period and divorther:  We will use an interest accrual basis of (select one that app	d. The average daily balance is calculated by adding the principal riding that figure by the number of days in the period.   lies)  In a leap year) for each day in the year.  e account each day to obtain the disclosed annual percentage  to obtain the disclosed annual percentage yield. The average all in the account for each day of the period and dividing that figure  INTATIONS  S) transfers from your account each four (4) week or similar period including data transmission) agreement, order or instruction or by stransactions) made by you and payable to third parties. Transfers mail or an ATM are unlimited.  Ount.  Int.  this account.

	LIMITATIONS (continued)
X	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
L If ∨	ou 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.
Ц	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 Ar Ne wil	e following fees may be assessed against your account:  reasonable service charge will be assessed against the collective interest total from all IOLA accounts. The net amount will be remitted to the w York State Interest On Lawyer Account Fund. Fees for additional services or incidental situations will NOT be deducted from the account but I be the responsibility of the agent in accordance with IOLA guidelines.  e attached Additional Account Fee Schedule.
	BONUS INFORMATION
	You will receive as a bonus.
	To obtain the bonus you must maintain:
	For:

### 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: IOLTA (IN) - 465	Phone Number: (877) 672-5678
Interest Rates and Annual Percentage Yields ar	
	a ☐ apply only if checked.
RATE	NFORMATION
This account is an interest bearing account. The interest rate on the account is2.70% with an annual percentage yield of2.70%. The interest rate and annual percentage yield may change. (select one that applies)	
At your discretion, we may change the interest rate	
At your discretion, you may change the interest rate.  The interest rate and annual percentage yield will	I not change for at least thirty (30) calendar days. We agree to
give you thirty (30) days advance written notice p  The interest rate on the account is based on  PLUS MINUS a margin of:	(index)
The interest rate on your account may change _at any	
	tion in which the account is opened. Rates may vary for accounts opened online
☐ The interest rate will never ☐increase by more than change.	% decrease by more than% each rate
	% below% above the interest rate
Interest begins to accrue (select one that applies)	
on the business day you deposit non cash items no later than the business day we receive credit f	(for example, checks). for the deposit of noncash items (for example, checks).
Interest 🗵 will not be 🔲 will be compounded	, , , , , , , , , , , , , , , , , , , ,
We will mail the interest in a check to you or deposit th	e 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 intreduce earnings.	terest will remain on deposit until maturity. A withdrawal will
	E INFORMATION
We use the (select one that applies)	EINFORMATION
daily balance method to calculate interest on the	account. This method applies a daily periodic rate to the principal
in the account each day.	rest on the account. This method applies a periodic rate to the
average daily balance in the account for the period	d. The average daily balance is calculated by adding the principal iding that figure by the number of days in the period.
We will use an interest accrual basis of (select one that appl	()
<u> </u>	n 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 \$ in the yield.	e account each day to obtain the disclosed annual percentage
average daily balance of \$	to obtain the disclosed annual percentage yield. The average I in the account for each day of the period and dividing that figure
LIM	IITATIONS
(Applies to Savings and MMDA Only) You may make six (6	S) transfers from your account each four (4) week or similar period
by preauthorized or automatic transfer, telephone (in	cluding data transmission) agreement, order or instruction or by transactions) made by you and payable to third parties. Transfers
You must deposit \$ to open this according to the second sec	
You may not make additional deposits into this accou	
You may not deposit more than \$ to 1 You may not make withdrawals from your account un	this account. til the maturity date.
Deposit limitations are as follows:	an ano maturity dutor

	LIMITATIONS (continued)
$\boxtimes$	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 \$\frac{0.00}{
	TIME ACCOUNT INFORMATION
lf y	ou 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.
Ц	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 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:

## TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Variable Rate)

Account Holder(s):	Financial Institution:			
	NORTHWEST BANK 100 LIBERTY STREET			
	P.O. BOX 128 WARREN, PA 16365			
D. J. (N				
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				
RATE INFORMATION				
This account is an interest bearing account. The interest rate on the account is				
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 p  The interest rate on the account is based on  PLUS MINUS a margin of:	(index)			
PLUS MINUS a margin of:  The interest rate on your account may change _at any				
_	tion in which the account is opened. Rates may vary for accounts opened online			
	% each rate			
change.	0/ below			
initially disclosed to you.	% below ☐exceed% above the interest rate			
Interest begins to accrue (select one that applies)	(for expendence leader)			
on the business day you deposit non cash items on later than the business day we receive credit f	ror example, cnecks). or the deposit of noncash items (for example, checks).			
Interest 🗵 will not be 🔲 will be compounded	· · · · · · · · · · · · · · · · · · ·			
We will mail the interest in a check to you or deposit the	e 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 intreduce earnings.	erest will remain on deposit until maturity. A withdrawal will			
	LINEODMATION			
	EINFORMATION			
We use the (select one that applies)  in daily balance method to calculate interest on the a	account. This method applies a daily periodic rate to the principal			
in the account each day.	est on the account. This method applies a periodic rate to the			
	d. The account. This method applies a periodic rate to the			
in the account for each day of the period and div other:	iding that figure by the number of days in the period.			
Other.				
We will use an interest accrual basis of (select one that appl	·			
☐ 365 for each day in the year. ☒ 365 (or 366 in 360 for each day in the year.	a leap year) for each day in the year.			
You must maintain a minimum (select one that applies)				
	e account each day to obtain the disclosed annual percentage			
yield.  ———————————————————————————————————	to obtain the disclosed according to the Color			
daily balance is calculated by adding the principa	to obtain the disclosed annual percentage yield. The average lin the account for each day of the period and dividing that figure			
by the number of days in the period.				
LIM	IITATIONS			
	i) transfers from your account each four (4) week or similar period			
	cluding data transmission) agreement, order or instruction or by transactions) made by you and payable to third parties. Transfers			
and withdrawals made in person, by messenger, by n	nail or an ATM are unlimited.			
You must deposit \$ 100.00 to open this according to the property of the property into this according to the property into the property int				
You may not make additional deposits into this accou  You may not deposit more than \$ 0.00 to to	nt. his account.			
You may not make withdrawals from your account until the maturity date.				
Deposit limitations are as follows:	•			

	LIMITATIONS (continued)		
$\boxtimes$	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 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		

## TRUTH IN SAVINGS INQUIRY DISCLOSURE

(Variable Rate)

Account Holder(s):	Financial Institution:			
	NORTHWEST BANK 100 LIBERTY STREET			
	P.O. BOX 128 WARREN, PA 16365			
D. J. (N				
Product Name: IOLTA/IOTA (OH) - 465	Phone Number: (877) 672-5678			
Interest Rates and Annual Percentage Yields ar				
Items preceded by a ☐ apply only if checked.				
RATE INFORMATION				
This account is an interest bearing account. The interest rate on the account is				
At your 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 p  The interest rate on the account is based on  PLUS MINUS a margin of:	(index)			
The interest rate on your account may change at any				
	tion in which the account is opened. Rates may vary for accounts opened online			
	% decrease by more than% each rate			
change.  ☐ The interest rate will never ☐ drop more than initially disclosed to you.	% below □exceed% above the interest rate			
Interest begins to accrue (select one that applies)				
on the business day you deposit non cash items on the pusiness day we receive credit f	(for example, checks). for the deposit of noncash items (for example, checks).			
Interest ⊠will not be □ will be compounded	· · · · · · · · · · · · · · · · · · ·			
We will mail the interest in a check to you or deposit the	e interest in an account that you designate.			
If the account is closed before interest is credited, you	will not receive the accrued interest.			
, , , , , , , , , , , , , , , , , , , ,	erest will remain on deposit until maturity. A withdrawal will			
reduce earnings.				
	EINFORMATION			
We use the (select one that applies)  X daily balance method to calculate interest on the a	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 appl.  365 for each day in the year.   365 (or 366 in	<i>ies)</i> n a leap year) for each day in the year <b>.</b>			
360 for each day in the year.				
You must maintain a minimum (select one that applies)				
☑ balance of \$ in the yield.	e account each day to obtain the disclosed annual percentage			
average daily balance of \$ 0.00	to obtain the disclosed annual percentage yield. The average			
daily balance is calculated by adding the principa by the number of days in the period.	l in the account for each day of the period and dividing that figure			
LIM	IITATIONS			
by preauthorized or automatic transfer, telephone (in check, draft, debit card or similar order (including POS	s) transfers from your account each four (4) week or similar period cluding data transmission) agreement, order or instruction or by transactions) made by you and payable to third parties. Transfers			
and withdrawals made in person, by messenger, by m				
<ul><li>✓ You must deposit \$ 100.00 to open this according</li><li>✓ You may not make additional deposits into this according</li></ul>				
<b>=</b> '	his account.			
You may not make withdrawals from your account until the maturity date.				
☐ Deposit limitations are as follows:				

	LIMITATIONS (continued)	
$\boxtimes$	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 \$\frac{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	



# 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 3/28/2025

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge \$10		
No Monthly Service Charge When:		

You or Any Account Owner have a Northwest Signature Checking

OR

Have an Average Daily Balance of \$2,500 in this account during your statement period.

### **Interest Rate Information**

This account is an interest-bearing account. Tiered F	Rate – Full Balance	
Range of Balances	Interest Rate	Annual Percentage Yield
Up to \$99,999.99	3.98%	4.05%
\$100,000.00 - \$499,999.99	3.98%	4.05%
\$500,000.00 - \$999,999.99	3.98%	4.05%
\$1,000,000.00 - \$2,499,999.99	3.98%	4.05%
\$2,500,000.00 - \$4,999,999.99	3.98%	4.05%
\$5,000,000.00 and over	3.98%	4.05%

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.

### **Balance Information**

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.

## **Average Daily Balance**

The **Average Daily Balance** is calculated by adding the current balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

### **Northwest Signature Checking Requirement**

Ownership codes for both this Signature Money Market account and the eligible Signature Checking account must be a combination of the following: Primary Owners, Joint Owners, Trustees and Co-Trustees. Account relationships are reviewed monthly. Both accounts must have at minimum one common owner with any one of the above ownership codes.

## Limitations

No transaction limitations apply to this account.

## Fee Information

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.

Deposit products offered by Northwest Bank, Member FDIC



# Additional Account Fee Schedule Signature Money Market

	Northwest Bank ATM Fees			
	At Northwest ATMs	\$0		
ATM and	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0		
Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$0		
	NOTE: 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		
	Overdraft-Paid Item Fee	\$37 per item*		
	Overdraft-Returned Item Fee	\$37 per item*		
Overdraft Services	Overdraft-Combined Maximum Item Fee	5 per day or \$185		
Scivices	Overdraft Protection Annual Fee	\$0		
	Overdraft Protection Transfer Fee	\$0		
	*Note: A single item may be subject to multiple fees.			
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service			
Overdraft	This account is not eligible for Courtesy Overdraft Service  Electronic Statements  Paper Statements	\$0 \$0		
Overdraft	Electronic Statements Paper Statements Research Fee	•		
Overdraft Service Statements	Electronic Statements Paper Statements Research Fee Checks, Statements and Documents	\$0 \$25 per hour		
Overdraft Service	Electronic Statements Paper Statements Research Fee Checks, Statements and Documents	\$0 \$25 per hour		
Overdraft Service Statements	Electronic Statements Paper Statements Research Fee	\$0		

\$30 per hour

Statement Reconciliation

	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	
Transactional	Online Banking Transfer	\$0	
Support	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	

	International Collection (third parties or other banks may impose charges in addition	n to those disclosed below):	
	International Item Deposited	\$8 per item through 4/30/2025	
		Effective 5/1/2025 \$15 per item	
	International Collection	\$25 plus handling through 4/30/2025	
		Effective 5/1/2025 \$40 plus handling	
International	International Chargeback Fee	\$13 plus fees incurred by Northwest	
Items	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Foreign Draft Purchase	\$25	

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges	Levy/Attachment Processing	\$100
and Services	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) Affinity Money Market

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Affinity Money Market - 474	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees. and interest rates for the Affinity Money Market account. Interest Rates and Annual Percentage Yields are current as of 3/28/2025

Account Opening and Usage	
Minimum Deposit to Open	\$25
Monthly Service Charge	\$10
No Monthly Service Charge When:	

You or Any Account Owner have a Northwest Affinity Checking, Affinity Plus Checking, Affinity Premier Checking, Signature Checking or Concierge Checking

OR

Have an Average Daily Balance of \$2,500 in this account during your statement period.

Interest Rate Information			
This account is an interest bearing account. Tiered Rate	e – Full Balance		
Range of Balances	Interest Rate	Annual Percentage Yield	
Up to \$4,999.99	0.05%	0.05%	
\$5,000.00 - \$49,999.99	0.15%	0.15%	
\$50,000.00 - \$99,999.99	0.20%	0.20%	
\$100,000.00 - \$249,999.99	0.25%	0.25%	
\$250,000.00 - \$4,999,999.99 0.25%			
\$5,000,000.00 and over	0.25%	0.25%	

You are eligible for the disclosed rates above because you either have a <u>Northwest checking account other than Affinity Plus or Premier</u> or you have <u>no checking account</u> with Northwest. If you open or change your checking account to an <u>Affinity Plus</u> or <u>Affinity Premier Checking</u>, your <u>Affinity Money Market</u> Account will be changed to a different product as outlined as follows:

If you open or change to an <u>Affinity Plus Checking</u>, your account will be changed to an <u>Affinity Plus Money Market</u>. If you open or change to an <u>Affinity Premier Checking</u> your account will be changed to an <u>Affinity Premier Money Market</u>. If your money market account is changed for any of the above reasons, you will receive the rates available on the money market product to which you were changed as of the date of that change. Money market product changes may take effect up to 30 days from the change to your checking account. See bank for details and rates on other products.

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.

#### **Balance Information**

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.

### **Average Daily Balance**

The **Average Daily Balance** is calculated by adding the current balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

Northwest Affinity Checking, Affinity Plus Checking, Affinity Premier Checking, Signature Checking, or Concierge Checking Requirement

Ownership codes for both this Affinity Money Market account and the eligible checking account(s) must be a combination of the following: Primary Owners, Joint Owners, Trustees and Co-Trustees. Account relationships are reviewed monthly. Both accounts must have at minimum one common owner with any one of the above ownership codes.

## Limitations

No transaction limitations apply to this account.

## **Fee Information**

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.



## **Additional Account Fee Schedule**

	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
ATM and	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0
Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3
	NOTE: Other financial institutions or ATM operators may charge a fee	for using their ATN
	Expedited Debit Card Delivery	\$35
	Debit Card Stop Payment Fee	\$37
	Overdraft-Paid Item Fee	\$37 per item*
	Overdraft-Returned Item Fee	\$37 per item*
Overdraft Services	Overdraft-Combined Maximum Item Fee	5 per day or \$185
Jeivices	Overdraft Protection Annual Fee	\$0
	Overdraft Protection Transfer Fee	\$0
	*NOTE: A single item may be subject to multiple fees.	
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
Overdraft	This account is not eligible for Courtesy Overdraft Service  Electronic Statements  Paper Statements  *Waived if owner on Affinity Premier or Signature Checking Account	\$0 \$3*

## Statements and Research

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

	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	
Transactional	Online Banking Transfer	\$0	
Support	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	

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):		
	International Item Deposited	\$8 per item through 4/30/2025	
		Effective 5/1/2025 \$15 per item	
	International Collection	\$25 plus handling through 4/30/2025	
		Effective 5/1/2025 \$40 plus handling	
International	International Chargeback Fee	\$13 plus fees incurred by Northwest	
Items	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Foreign Draft Purchase	\$25	

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges	Levy/Attachment Processing	\$100
Other Charges and Services	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) Affinity Plus Money Market

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Affinity Plus Money Market-477	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Affinity Plus Money Market account. Interest Rates and Annual Percentage Yields are current as of 3/28/2025.

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge	\$10	
No Monthly Service Charge When:		

You or Any Account Owner have a Northwest Affinity Plus Checking, Affinity Premier Checking, Signature Checking, or Concierge Checking

OR

Have an Average Daily Balance of \$2,500 in this account during your statement period.

#### **Interest Rate Information**

This account is an interest bearing account. Tiered Rate – Full Balance		
Range of Balances	Interest Rate	Annual Percentage Yield
Up to \$4,999.99	0.15%	0.15%
\$5,000.00 - \$49,999.99	0.25%	0.25%
\$50,000.00 - \$99,999.99	0.30%	0.30%
\$100,000.00 - \$249,999.99	0.35%	0.35%
\$250,000.00 - \$4,999,999.99	0.35%	0.35%
\$5,000,000.00 and over	0.35%	0.35%

You are eligible for the disclosed rates above based on your **Affinity Plus Checking** account relationship with Northwest. If your **Affinity Plus Checking** account is closed or the product is changed by you or Northwest, your **Affinity Plus Money Market** Account will be changed to a different product as outlined as follows:

If you open or change to an <u>Affinity Premier Checking</u>, your account will be changed to an <u>Affinity Premier Money Market</u>. If you change to <u>any other checking product or have no checking account</u>, your account will be changed to an <u>Affinity Money Market</u>. If your money market account is changed for any of the above reasons, you will receive the rates available on the money market product to which you were changed as of the date of that change. Money market product changes may take effect up to 30 days from the change to your checking account. See bank for details and rates on other products.

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.

### **Balance Information**

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.

## **Average Daily Balance**

The **Average Daily Balance** is calculated by adding the current balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

Northwest Affinity Plus Checking, Affinity Premier Checking, Signature Checking, or Concierge Checking Requirement

Ownership codes for both this Affinity Plus Money Market account and the eligible checking account(s) must be a combination of the following: Primary Owners, Joint Owners, Trustees and Co-Trustees. Account relationships are reviewed monthly. Both accounts must have at minimum one common owner with any one of the above ownership codes.

## Limitations

No transaction limitations apply to this account.

## **Fee Information**

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.



# Personal Banking Additional Account Fee Schedule Affinity Plus Money Market

	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
ATM and	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0
Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$0
	<b>NOTE:</b> Other financial institutions or ATM operators may charge a fee	for using their ATM
	Expedited Debit Card Delivery	\$35
	Debit Card Stop Payment Fee	\$37
	Overdraft-Paid Item Fee	\$37 per item*
	Overdraft-Returned Item Fee	\$37 per item*
Overdraft Services	Overdraft-Combined Maximum Item Fee	5 per day or \$185
<b>50</b> , 1.30_	Overdraft Protection Annual Fee	\$0
	Overdraft Protection Transfer Fee	\$0
	*NOTE: A single item may be subject to multiple fees.	
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
	Electronic Statements	\$0
	Electronic Statements  Paper Statements  *Waived if owner on Affinity Premier or Signature Checking Account	\$0 \$3*
	Paper Statements	
Statements	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account	\$3*
Statements and Research	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee	\$3*
	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee Checks, Statements and Documents	\$3* \$25 per hour
	Paper Statements *Waived if owner on Affinity Premier or Signature Checking Account Research Fee Checks, Statements and Documents Paper Copy	\$3* \$25 per hour \$6 per item

Statement Reconciliation

\$30 per hour

	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	
Transactional	Online Banking Transfer	\$0	
Support	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	

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):		
	International Item Deposited	\$8 per item through 4/30/2025	
		Effective 5/1/2025 \$15 per item	
	International Collection	\$25 plus handling through 4/30/2025	
		Effective 5/1/2025 \$40 plus handling	
International	International Chargeback Fee	\$13 plus fees incurred by Northwest	
Items	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Foreign Draft Purchase	\$25	

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges	Levy/Attachment Processing	\$100
Other Charges and Services	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) Affinity Premier Money Market

Account Holder(s): Financial Institution:

	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Affinity Premier Money Mkt-478	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees, and interest rates for the Affinity Premier Money Market account. Interest Rates and Annual Percentage Yields are current as of 3/28/2025

Account Opening and Usage		
Minimum Deposit to Open	\$25	
Monthly Service Charge	\$10	
No Monthly Service Charge When:		

You or Any Account Owner have a Northwest Affinity Premier Checking, Signature Checking, or Concierge Checking

OR

Have an Average Daily Balance of \$2,500 in this account during your statement period.

### **Interest Rate Information**

This account is an interest bearing account. Tiered Rate – Full Balance
Range of Balances

Range of Balances	Interest Rate	Annual Percentage Yield
Up to \$4,999.99	0.50%	0.50%
\$5,000.00 - \$49,999.99	0.75%	0.75%
\$50,000.00 - \$99,999.99	1.00%	1.00%
\$100,000.00 - \$249,999.99	2.13%	2.15%
\$250,000.00 - \$4,999,999.99	2.13%	2.15%
<b>\$5</b> ,000,000 <b>.</b> 00 and over	2.13%	2.15%

You are eligible for the disclosed rates above based on your <u>Affinity Premier Checking</u> account relationship with Northwest. If your <u>Affinity Premier Checking</u> account is closed or the product is changed by you or Northwest, your <u>Affinity Premier Money Market</u> Account will be changed to a different product as outlined as follows:

If you change to an <u>Affinity Plus Checking</u>, your account will be changed to an <u>Affinity Plus Money Market</u>. If you change to <u>any other checking product or have no checking account</u> your account will be changed to an <u>Affinity Money Market</u>. If your money market account is changed for any of the above reasons, you will receive the rates available on the money market product to which you were changed as of the date of that change. Money market product changes may take effect up to 30 days from the change to your checking account. See bank for details and rates on other products.

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.

## **Balance Information**

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.

### **Average Daily Balance**

The **Average Daily Balance** is calculated by adding the current balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

Northwest Affinity Premier Checking, Signature Checking, or Concierge Checking Requirement

Ownership codes for both this Affinity Premier Money Market account and the eligible checking account(s) must be a combination of the following: Primary Owners, Joint Owners, Trustees and Co-Trustees. Account relationships are reviewed monthly. Both accounts must have at minimum one common owner with any one of the above ownership codes.

## Limitations

No transaction limitations apply to this account.

## **Fee Information**

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.



# Personal Banking Additional Account Fee Schedule Affinity Premier Money Market

	Northwest Bank ATM Fees	
	At Northwest ATMs	\$0
ATM and	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0
Debit Card Fees	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	\$35
	Debit Card Stop Payment Fee	\$37
	Overdraft-Paid Item Fee	\$37 per item*
	Overdraft-Returned Item Fee	\$37 per item*
Overdraft	Overdraft-Combined Maximum Item Fee	5 per day or \$185
Services	Overdraft Protection Annual Fee	\$0
	Overdraft Protection Transfer Fee	\$0
	*NOTE: A single Item may be subject to multiple fees.	
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service	
Overdraft	Electronic Statements	\$0
Overdraft	Electronic Statements Paper Statements	\$0
Overdraft	Electronic Statements Paper Statements Research Fee	<u> </u>
Overdraft Service Statements	Electronic Statements Paper Statements Research Fee Checks, Statements and Documents	\$0 \$25 per hour
Overdraft Service	Electronic Statements Paper Statements Research Fee	\$0

\$30 per hour

Statement Reconciliation

	Account Services		
	Stop Payment Fee	\$37	
	Checks for Purchase	'	
	Check Printing	Depends on Style	
	Counter Checks (Quantity of 3)	<b>\$</b> 6	
	Official Check	\$12	
	Money Order	<b>\$</b> 7	
	Funds Transfer		
	Bankline Transfer	\$0	
Transactional	Online Banking Transfer	\$0	
Support	Telephone Transfer	<b>\$</b> 5	
	Wires		
	Incoming – Domestic	\$15	
	Incoming – Foreign	\$15	
	Outgoing – Domestic (U.S. Dollars)	\$25	
	Outgoing – Foreign (U.S. Dollars)	<b>\$</b> 40	
	Outgoing – Foreign (Foreign Currency)	\$40	
	Deposited Checks Returned		
	Chargeback Fee	\$0	
	Redeposit Item Fee	\$0	

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):		
	International Item Deposited	\$8 per item through 4/30/2025	
		Effective 5/1/2025 \$15 per item	
	International Collection	\$25 plus handling through 4/30/2025	
		Effective 5/1/2025 \$40 plus handling	
International	International Chargeback Fee	\$13 plus fees incurred by Northwest	
ltems	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Foreign Draft Purchase	\$25	

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges and Services	Levy/Attachment Processing	\$100
	Verification of Deposit	\$10
	Domestic Collection (third parties or other banks may impose charges in addition t	to those disclosed below):
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item



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

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Statement Savings-504	Phone Number: (877) 672-5678

This disclosure contains information about terms, fees. and interest rates for the Statement Savings account. Interest Rates and Annual Percentage Yields are current as of  $\frac{3/28/2025}{2}$ 

Account Opening and Usage	
Minimum Deposit to Open	\$25
Monthly Service Charge	\$5

No Monthly Service Charge When you or Any Account Owner have a Northwest Affinity Checking, Affinity Plus Checking, Affinity Premier Checking, Signature Checking, Student Checking, Basic Checking or Concierge Checking

OR

Any account owner is 17 or younger OR 65 or older

OR

Have an Average Daily Balance of \$300 or more in this account during your statement period.

## **Interest Rate Information**

This account is an interest bearing account.

Interest Date	0.040/	Annual Danasahana Viald	0.040/
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. 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.

## **Balance Information**

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.

### **Average Daily Balance**

The Average Daily Balance is calculated by adding the current balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

Northwest Affinity Checking, Affinity Plus Checking, Affinity Premier Checking, Signature Checking, Student Checking, Basic Checking or Concierge Checking Requirement

Ownership codes for both this Statement Savings account and the eligible checking account(s) must be a combination of the following: Primary Owners, Joint Owners, Trustees and Co-Trustees. Account relationships are reviewed monthly. Both accounts must have at minimum one common owner with any one of the above ownership codes.

### Limitations

No transaction limitations exist for this account.

### **Fee Information**

See attached Additional Account Fee Schedule for more fee information, including overdraft protection.



# Additional Account Fee Schedule Statement Savings

	Northwest Bank ATM Fees			
	At Northwest ATMs	\$0		
ATM and Debit Card Fees	At Allpoint ATMs Find them at www.allpointnetwork.com	\$0		
Debit Card Fees	At non-Northwest or non-Allpoint ATMs	\$3		
	NOTE: Other financial institutions or ATM operators may charge a fee for using their			
	Expedited Debit Card Delivery	\$35		
		1.		
	Overdraft-Paid Item Fee	\$37 per item*		
Overdraft	Overdraft-Returned Item Fee	\$37 per item*		
Services	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.			
Courtesy Overdraft Service	This account is not eligible for Courtesy Overdraft Service			
Overdraft	This account is not eligible for Courtesy Overdraft Service  Electronic Statements	\$0		
Overdraft		\$0 \$3*		
Overdraft Service	Electronic Statements Paper Statements *Waived if any owner is age 17 or younger or age 65 or older			
Overdraft	Electronic Statements  Paper Statements  *Waived if any owner is age 17 or younger or age 65 or older  *Waived if owner on Affinity Premier or Signature Checking Account	\$3*		
Overdraft Service Statements	Electronic Statements  Paper Statements  *Waived if any owner is age 17 or younger or age 65 or older  *Waived if owner on Affinity Premier or Signature Checking Account  Research Fee	\$3*		
Overdraft Service Statements	Electronic Statements  Paper Statements  *Waived if any owner is age 17 or younger or age 65 or older  *Waived if owner on Affinity Premier or Signature Checking Account  Research Fee  Checks, Statements and Documents	\$3* \$25 per hour		

\$30 per hour

Statement Reconciliation

	Account Services			
	Stop Payment Fee	\$37		
	Checks for Purchase			
	Official Check	\$12		
	Money Order	\$7		
	Funds Transfer			
	Bankline Transfer	\$0		
	Online Banking Transfer	\$0		
Transactional	Telephone Transfer	\$5		
Support	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		

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):			
	International Item Deposited	\$8 per item through 4/30/2025		
		Effective 5/1/2025 \$15 per item		
	International Collection	\$25 plus handling through 4/30/2025		
		Effective 5/1/2025 \$40 plus handling		
International	International Chargeback Fee	\$13 plus fees incurred by Northwest		
Items	Foreign Currency Purchase			
	Standard Overnight Delivery	\$12 through 4/30/2025		
		Effective 5/1/2025 \$12.50		
	Next Morning Delivery	<b>\$</b> 15		
	Foreign Currency Redemption	\$25 through 4/30/2025		
		Effective 5/1/2025 \$12.50		
	Foreign Draft Purchase	\$25		

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month	
	Escheat Processing	\$20 per account	
	Garnishment	\$150	
Other Charges	Levy/Attachment Processing	\$100	
Other Charges and Services	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) Holiday Club

Account Holder(s):	Financial Institution:		
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365		
Product Name: Holiday Club-506	Phone Number: (877) 672-5678		

This disclosure contains information about terms, fees, and interest rates for the Holiday Club account. Interest Rates and Annual Percentage Yields are current as of 3/28/2025

Account Opening and Usage				
Minimum Deposit to Open \$1				
Monthly Service Charge		\$	\$0	
Interest Rate Information				
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. 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. If the account is closed before interest is credited, you will not receive the accrued interest.

## **Balance Information**

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.

## Limitations

Withdrawal Limitations are as follows: Account balance will be paid annually at the end of business on the last business day of October. No transfers, withdrawals, or electronic debits (partial or total balance) during Club year.

In the case of an automatic transfer to another deposit account, the transfer will be posted to the receiving account on the last business day of October, but the funds will not be available to offset items clearing the receiving account until the first business day of November.

### **Fee Information**

See attached Additional Account Fee Schedule for more fee information.



## Additional Account Fee Schedule Holiday Club

	Electronic Statements	\$0			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents	\$25 per flour			
and Research		\$6 per item			
allu Keseal Cii	Paper Copy	\$50			
	CD – Creation of a CD with Document Images	\$10			
	Special Statement – Instant Statement Printed in Branch				
	Statement Reconciliation	\$30 per hour			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires	45			
Support	Incoming – Domestic	\$15			
Support	Incoming – Foreign	\$15			
	Outgoing – Domestic (U.S. Dollars)	\$25			
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency) \$40  Deposited Checks Returned				
		¢0			
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	Redeposit Item Fee  International Collection	<b>\$</b> 0			
	International Collection				
	International Collection (third parties or other banks may impose charges in addition to t	hose disclosed below):			
	International Collection (third parties or other banks may impose charges in addition to t	those disclosed below): \$8 per item through 4/30/2025			
	International Collection (third parties or other banks may impose charges in addition to t	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item			
	International Collection (third parties or other banks may impose charges in addition to t	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling through 4/30/2025			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling through 4/30/2025  Effective 5/1/2025			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited  International Collection	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling			
International	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurr			
International Items	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited  International Collection  International Chargeback Fee	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurre by Northwest			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited  International Collection  International Chargeback Fee	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurre by Northwest			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurre by Northwest			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurr by Northwest  \$12 through 4/30/2025			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurr by Northwest			
	International Collection (third parties or other banks may impose charges in addition to t International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item  \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurr by Northwest  \$12 through 4/30/2025  Effective 5/1/2025			
	International Collection (third parties or other banks may impose charges in addition to to International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase Standard Overnight Delivery	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurr by Northwest  \$12 through 4/30/2025  Effective 5/1/2025 \$12.50 \$15			
	International Collection (third parties or other banks may impose charges in addition to teleprosited)  International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase Standard Overnight Delivery  Next Morning Delivery	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurr by Northwest  \$12 through 4/30/2025  Effective 5/1/2025 \$12.50 \$15 \$25 through			
	International Collection (third parties or other banks may impose charges in addition to teleprosited)  International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase Standard Overnight Delivery  Next Morning Delivery	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurr by Northwest  \$12 through 4/30/2025  Effective 5/1/2025 \$12.50 \$15			
	International Collection (third parties or other banks may impose charges in addition to teleprosited)  International Item Deposited  International Collection  International Chargeback Fee  Foreign Currency Purchase Standard Overnight Delivery  Next Morning Delivery	those disclosed below):  \$8 per item through 4/30/2025  Effective 5/1/2025 \$15 per item \$25 plus handling through 4/30/2025  Effective 5/1/2025 \$40 plus handling \$13 plus fees incurr by Northwest  \$12 through 4/30/2025  Effective 5/1/2025 \$12.50 \$15 \$25 through			

Foreign Draft Purchase

\$25

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
Other Charges	Levy/Attachment Processing	\$100
and Services	Verification of Deposit	\$10
and Services	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) Vacation Club

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Vacation Club-509	Phone Number: (877) 672-5678

This disclosure contains information about terms. fees. and interest rates for the Vacation Club account. Interest Rates and Annual Percentage Yields are current as of 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$1	
Monthly Service Charge			\$0	
Interest Rate Information				
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. 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. If the account is closed before interest is credited, you will not receive the accrued interest.

## **Balance Information**

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.

## Limitations

Withdrawal Limitations are as follows: Account balance will be paid annually at the end of business on the last business day of April. No transfers, withdrawals, or electronic debits (partial or total balance) during Club year.

In the case of an automatic transfer to another deposit account, the transfer will be posted to the receiving account on the last business day of April, but the funds will not be available to offset items clearing the receiving account until the first business day of May.

### **Fee Information**

See attached Additional Account Fee Schedule for more fee information.



# Additional Account Fee Schedule Vacation Club

	Electronic Statements	\$0			
	Paper Statements	<b>\$</b> O			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	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			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer				
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires	45			
Support	Incoming – Domestic	\$15			
Japport	Incoming – Domestic	\$15			
		\$25			
	Outgoing - Domestic (U.S. Dollars)				
	Outgoing – Foreign (U.S. Dollars)	\$40			
	Outgoing – Foreign (Foreign Currency) \$40				
	Deposited Checks Returned				
	Chargeback Fee	\$0			
	Redeposit Item Fee	\$0			
	International Collection				
	(third parties or other banks may impose charges in addition to t	:hose disclosed below):			
	International Item Deposited	\$8 per item through 4/30/2025			
		Effective 5/1/2025 \$15 per item			
	International Collection	\$25 plus handling			
		through 4/30/2025			
		Effective 5/1/2025			
		\$40 plus handling			
International	International Chargeback Fee	\$13 plus fees incurred by Northwest			
ltems	Foreign Currency Purchase				
	Standard Overnight Delivery	\$12 through			
		4/30/2025			
		Effective 5/1/2025 \$12.50			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25 through 4/30/2025			
		Effective 5/1/2025 \$12.50			
		425			

Foreign Draft Purchase

\$25

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month	
	Escheat Processing	\$20 per account	
	Garnishment	\$150	
Other Charges	Levy/Attachment Processing	\$100	
and Services	Verification of Deposit	\$10	
and Services	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) 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 3/28/2025.

Account Opening and Usa	ge			
Minimum Deposit to Open		\$10	\$10	
Monthly Service Charge		\$0	\$0	
Interest Rate Information		·		
This account is an interest beari	ng 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.

## **Balance Information**

We use the daily balance method to calculate interestion 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.

### Limitations

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.

## Fee Information

See attached Additional Account Fee Schedule for more fee information.



# Additional Account Fee Schedule Family Savings

	Paper Statements	\$0
	Research Fee	\$25 per hour
C+-+	Checks, Statements and Documents	
Statements and Research	Paper Copy	\$6 per item
and Kesearch	CD – Creation of a CD with Document Images	\$50
	Special Statement – Instant Statement Printed in Branch	\$10
	Statement Reconciliation	\$30 per hour
	Checks for Purchase	
	Official Check	\$12
	Money Order	\$7
	Funds Transfer	Ψ,
	Bankline Transfer	\$0
	Online Banking Transfer	\$0
	Telephone Transfer	\$5
Transactional	Wires	حو ا
Support	Incoming – Domestic	\$15
Support	Incoming – Foreign	\$15
	Outgoing – Domestic (U.S. Dollars)	\$25
	Outgoing - Domestic (0.3. Dollars)  Outgoing - Foreign (U.S. Dollars)	\$40
	Outgoing Foreign (Foreign Currency)	\$40
	Deposited Checks Returned	\$40
	Chargeback Fee	\$0
	Redeposit Item Fee	\$0
		100
	International Collection	
	(third parties or other banks may impose charges in addition to t	
	International Item Deposited	\$8 per item through 4/30/2025
		Effective 5/1/2025 \$15 per item
	International Collection	\$25 plus handling
		through 4/30/2025
		Effective 5/1/2025
		#40 L L III
		\$40 plus handling
International	International Chargeback Fee	\$13 plus fees incurre
International Items	International Chargeback Fee Foreign Currency Purchase	
		\$13 plus fees incurre
	Foreign Currency Purchase	\$13 plus fees incurre by Northwest
	Foreign Currency Purchase	\$13 plus fees incurre by Northwest \$12 through 4/30/2025 Effective 5/1/2025
	Foreign Currency Purchase	\$13 plus fees incurre by Northwest \$12 through 4/30/2025
	Foreign Currency Purchase Standard Overnight Delivery	\$13 plus fees incurre by Northwest \$12 through 4/30/2025 Effective 5/1/2025 \$12.50
	Foreign Currency Purchase Standard Overnight Delivery  Next Morning Delivery	\$13 plus fees incurre by Northwest \$12 through 4/30/2025 Effective 5/1/2025 \$12.50 \$15 \$25 through

	Dormant Account Fee (24 Months of Inactivity)	\$10 per month	
	Escheat Processing	\$20 per account	
	Garnishment	\$150	
Other Charges	Levy/Attachment Processing	\$100	
and Services	Verification of Deposit	\$10	
and Services	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: Business Statement Savings-530	Phone Number: (877) 672-5678
	s, fees and interest rates for some of the accounts we offer.
Interest Rates and Annual Percentage Yields a	are current as of
	y a □ apply only if checked.  INFORMATION
	st rate on the account is% with an annual percentage
	percentage yield may change. (select one that applies)
At our discretion, we may change the interest ra	
At your discretion, you may change the interest  The interest rate and annual percentage yield w	rate on the account. ill not change for at least thirty (30) calendar days. We agree to
give you thirty (30) days advance written notice  The interest rate on the account is based on  PLUS  MINUS a margin of:	(index)
The interest rate on your account may change at an	. (frequency)
	ation in which the account is opened. Rates may vary for accounts opened online
change.	% decrease by more than% each rate
	% below
Interest begins to accrue (select one that applies)	(for exercise absolut)
on the business day you deposit non cash items no later than the business day we receive credit	s (for example, cnecks).  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 t	
reduce earnings.	nterest will remain on deposit until maturity. A withdrawal will
BALANO	CE INFORMATION
We use the (select one that applies)	
in the account each day.	e account. This method applies a daily periodic rate to the principal
average daily balance in the account for the peri-	erest on the account. This method applies a periodic rate to the od. The average daily balance is calculated by adding the principal viding that figure by the number of days in the period.
Girler.	
Mary III. and a state of the st	
We will use an interest accrual basis of (select one that applied and 365 for each day in the year.	olles) 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)	harman da an haife da al la shake tha de al an al an an
balance of \$ in the pield.	he account each day to obtain the disclosed annual percentage
average daily balance of \$ 1500.00 daily balance is calculated by adding the princip by the number of days in the period.	to obtain the disclosed annual percentage yield. The average al in the account for each day of the period and dividing that figure
LII	MITATIONS
by preauthorized or automatic transfer, telephone (i	(6) transfers from your account each four (4) week or similar period including data transmission) agreement, order or instruction or by
check, draft, debit card or similar order (including PO and withdrawals made in person, by messenger, by	S transactions) made by you and payable to third parties. Transfers mail or an ATM are unlimited.
You must deposit \$ 50.00 to open this acc	
You may not make additional deposits into this acco You may not deposit more than \$ 0.00 to	unt. this account.
You may not make withdrawals from your account u	
☐ 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
Ц	The minimum amount you may withdraw (write a check for) is $\phi = 0.00$
	TIME ACCOUNT INFORMATION
<b>I</b> f y	ou 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:
П	We reserve the right to redeem the account under the following circumstances:
_	The receive the right to readon the decount and of the fellowing endamental local.
	FEE INFORMATION
Aco	count Fees / Service Charge, balance to avoid service charge and how balance is determined:
Αr	ninimum average daily balance of \$1,000.00 must be maintained to avoid a \$5.00 Service Charge per statement period. The average daily ance 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.
001	and to calculate by acting the principal in the account for each day of the period and arriving that figure by the familiar of days in the period.
	e following fees may be assessed against your account: e attached Additional Account Fee Schedule.
	BONUS INFORMATION
	You will receive as a
	bonus.
	To obtain the bonus you must maintain:
	For:



# 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$2,500				
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.02%	Annual P	ercentage 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 Monthly.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



# Additional Account Fee Schedule Certificate of Deposit

	Electronic Statements	<b>\$</b> O			
	Paper Statements	\$0			
	Research Fee	\$25 per hour			
Statements	Checks, Statements and Documents				
and Research	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			
	Checks for Purchase				
	Official Check	\$12			
	Money Order	\$7			
	Funds Transfer	'			
	Bankline Transfer	\$0			
	Online Banking Transfer	\$0			
	Telephone Transfer	\$5			
Transactional	Wires	<u> </u>			
Support	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	<b>\$</b> 0			
	Redeposit Item Fee	\$0			
	International Collection				
	(third parties or other banks may impose charges in addition to those disclosed below):				
	International Item Deposited	\$8 per item throug 4/30/2025			
		Effective 5/1/2025			
		\$15 per item			
	International Collection	\$25 plus handling through 4/30/2025			
		Effective 5/1/2025 \$40 plus handling			
International	International Chargeback Fee	\$13 plus fees incur by Northwest			
items	Foreign Currency Purchase				
	Standard Overnight Delivery	\$12 through 4/30/2025			
		Effective 5/1/2025 \$12.50			
	Next Morning Delivery	\$15			
	Foreign Currency Redemption	\$25 through 4/30/2025			
		Effective 5/1/2025			

Foreign Draft Purchase

\$12.50 \$25

Other Charges and Services	Dormant Account Fee (24 Months of Inactivity)	\$10 per month
	Escheat Processing	\$20 per account
	Garnishment	\$150
	Levy/Attachment Processing	\$100
	Verification of Deposit	\$10
	Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):	
	Coupons	\$25 per envelope
	Domestic Check Collection	\$8 per item



# 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.35%	Annual P	ercentage Yield	0.35%

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.

#### **Balance Information**

We use the daily balance method to calculate interest on this account. This method applies a caily 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.

#### Time Account Information

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.

#### Fee Information



# 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open			\$500	
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.38%	Annual P	ercentage 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.

#### **Balance Information**

We use the daily balance method to calculate interestion 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.

#### Time Account Information

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.

#### Fee Information



# 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 3/28/2025.

Account Opening and Usage					
Minimum Deposit to Open \$500					
Monthly Service Charge			\$0		
Interest Rate Information					
This account is an interest bearing account.					
Interest Rate	0.43%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



# 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$2,500				
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.02%	Annual P	ercentage 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 accoun 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.

#### Balance Information

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.

#### Time Account Information

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.

#### Fee Information



# 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: 92-181 Day Certificate-630	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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.02%	Annual P	ercentage 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 Monthly.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



# 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge \$0				
Interest Rate Information				
This account is an interest bearing acco	unt.			
Interest Rate	0.38%	Annual P	ercentage 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.

#### **Balance Information**

We use the daily balance method to calculate interestion 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.

#### Time Account Information

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.

#### Fee Information



## 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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge			\$0	
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.43%	Annual P	ercentage 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.

#### **Balance Information**

We use the daily balance method to calculate interestion 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.

#### Time Account Information

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.

#### Fee Information



# 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 3/28/2025.

Account Opening and Usage					
Minimum Deposit to Open \$500					
Monthly Service Charge	onthly Service Charge \$0				
Interest Rate Information					
This account is an interest bearing acc	ount.				
Interest Rate	0.40%	Annual Po	ercentage 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.

#### **Balance Information**

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.

#### Time Account Information

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.

#### Fee Information



### 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 C	ertificate-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 3/28/2025

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.30%	Annual P	ercentage 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.

#### **Balance Information**

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.

#### **Time Account Information**

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.

#### **Fee Information**



### 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 3/28/2025

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
0.18%	Annual Percentage Yield	0.18%		
		\$0 count.		

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.

#### **Balance Information**

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.

#### **Time Account Information**

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.

#### **Fee Information**



### 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 3/28/2025

Account Opening and Usage				
Minimum Deposit to Open \$500				
Monthly Service Charge	\$0	\$0		
Interest Rate Information				
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.

#### **Balance Information**

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.

#### **Time Account Information**

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.

#### **Fee Information**



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

Account Holder(s):	Financial Institution:		
	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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$25				
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.38%	Annual P	ercentage 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.

#### **Balance Information**

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 to obtain the disclosed annual percentage yield.

#### Limitations

Deposit Limitations are as follows: Additional deposits may be made at any time up to the annual maximum contribution limits.

#### Time Account Information

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.

#### Fee Information



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

Account Holder(s):	Financial Institution:		
	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 3/28/2025.

Account Opening and Usage				
Minimum Deposit to Open \$25				
Monthly Service Charge		\$0		
Interest Rate Information				
This account is an interest bearing account.				
Interest Rate	0.38%	Annual P	ercentage 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.

#### **Balance Information**

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 to obtain the disclosed annual percentage yield.

#### Limitations

Deposit Limitations are as follows: Additional deposits may be made at any time up to the annual maximum contribution limits.

#### Time Account Information

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.

#### Fee Information



## Truth in Savings Inquiry Disclosure (Tiered Rate) Roth IRA MMDA

Account Holder(s):	Financial Institution:
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365
Product Name: Roth IRA MMDA - 703	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  $\frac{3/28/2025}{2}$ 

Account Opening and Usage			
Minimum Deposit to Open	\$25		
Monthly Service Charge	\$0		
Interest Rate Information			
This account is an interest bearing account. Tiered Rate – Full Balance			

Range of Balances	Interest Rate	Annual Percentage Yield
Up to \$2,499.99	0.10 %	0.10 %
\$2,500.00 - \$9,999.99	0.10 %	0.10 %
\$10,000.00 - \$74,999.99	0.10 %	0.10 %
\$75,000.00 and over	0.25 %	0.25 %

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.

#### **Balance Information**

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.

#### Limitations

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.

#### **Fee Information**



## Additional Account Fee Schedule Roth IRA MMDA

	Electronic Statements	\$0
	Paper Statements	\$0
	Research Fee	\$25 per hour
Statements	Checks, Statements and Documents	
and Research	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

	Checks for Purchase		
	Official Check	\$12	
	Money Order	<b>\$</b> 7	
	Funds Transfer		
	Bankline Transfer	\$0	
	Online Banking Transfer	\$0	
	Telephone Transfer	<b>\$</b> 5	
Transactional	Wires		
Support	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	

	International Collection (third parties or other banks may impose charges in addition to those disclosed below):		
	International Item Deposited	\$\$8 per item through 4/30/2025 Effective 5/1/2025 \$15 per item	
	International Collection	\$25 plus handling through 4/30/2025 Effective 5/1/2025 \$40 plus handling	
International	International Chargeback Fee	\$13 plus fees incurred by Northwest	
Items	Foreign Currency Purchase		
	Standard Overnight Delivery	\$12 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Next Morning Delivery	\$15	
	Foreign Currency Redemption	\$25 through 4/30/2025	
		Effective 5/1/2025 \$12.50	
	Foreign Draft Purchase	\$25	
	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	
Other Charges and Services	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) Traditional IRA MMDA

Account Holder(s):	Financial Institution:	
	NORTHWEST BANK 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365	
Product Name: Traditional IRA MMDA-703	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 3/28/2025

Account Opening and Usage				
Minimum Deposit to Open	\$25			
Monthly Service Charge	\$0			
Interest Rate Information				
This account is an interest bearing account. Tiered Rate – Full Balance				
Range of Balances	Interest Rate	Annual Percentage Yield		

Range of Balances	Interest Rate	Annual Percentage Yield
Up to \$2,499.99	0.10 %	0.10 %
\$2,500.00 - \$9,999.99	0.10 %	0.10 %
\$10,000.00 - \$74,999.99	0.10 %	0.10 %
\$75,000.00 and over	0.25 %	0.25 %

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.

#### **Balance Information**

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.

#### Limitations

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.

#### **Fee Information**