

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

### **Personal Products:**

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

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

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

**FEE SCHEDULE  
BUSINESS ACCOUNT**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

**ATM AND DEBIT CARD FEES**

**Northwest Bank ATM Fees**

At Northwest ATMs.....	\$0
At Allpoint ATMs - Find them at <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a> .....	\$0

**NOTE: Other financial institutions, ATM operators, or merchants may impose a surcharge for using their ATM or POS terminal.**

Expedited Debit Card Delivery.....	\$35.00
Debit Card Stop Payment Fee.....	\$37.00

**OVERDRAFT SERVICES**

Overdraft-Paid Item Fee.....	\$37.00 per item*
Overdraft-Returned Item Fee.....	\$37.00 per item*

**An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.**

Overdraft Protection Annual Fee.....	\$0
Overdraft Protection Transfer Fee.....	\$0

**\*NOTE: A single item may be subject to multiple fees.**

**SAFE DEPOSIT BOX**

Annual Rent.....	Varies by box size and/or market region
Drilling Fee.....	\$150.00
Replacement Lock Fee.....	\$125.00
Past Due Rent Fee*.....	\$5.00

\*Past due rent fee is assessed when the box becomes 15 days past due.

**STATEMENTS AND RESEARCH**

Research Fee.....	\$25.00 per hour
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**Checks, Statements and Documents**

Paper Copy.....	\$6.00 per item
CD - Creation of a CD with Document Images.....	\$50.00
Special Statement (instant statement printed in branch).....	\$10.00
Statement Reconciliation.....	\$30.00 per hour

**TRANSACTIONAL SUPPORT**

**Account Services**

Stop Payment Fee.....	\$37.00
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**Checks for Purchase**

Check Printing.....	Depends on style
Counter Checks (Quantity of 3).....	\$6.00
Official Check.....	\$12.00
Money Order.....	\$7.00

**Funds Transfer**

Bankline Transfer.....	\$0
Online Banking Transfer.....	\$0
Telephone Transfer.....	\$5.00

**Wires**

Incoming - Domestic.....	\$15.00
Incoming - Foreign.....	\$15.00
Outgoing - Domestic (U.S. Dollars).....	\$25.00
Outgoing - Foreign (U.S. Dollars).....	\$40.00
Outgoing - Foreign (foreign currency).....	\$40.00

**Deposited Checks Returned**

Chargeback Fee.....	\$13.00 per item*
Redeposit Item Fee.....	\$13.00 per item*

**\*NOTE: An item that has been deposited once may be subject to both a Chargeback Fee and a Redeposit Item Fee if it is returned to Northwest for non-payment.**



**INTERNATIONAL ITEMS**

**International Collection (third parties or other banks may impose charges in addition to those disclosed below):**

International Item Deposited.....	\$15.00 per item
International Collection.....	\$40.00 plus handling
International Chargeback Fee.....	\$13.00 plus fees incurred by Northwest

**Foreign Currency Purchase**

Standard Overnight Delivery.....	\$12.50
Next Morning Delivery.....	\$15.00
Foreign Currency Redemption.....	\$12.50
Foreign Draft Purchase.....	\$25.00

**OTHER CHARGES AND SERVICES**

Dormant Account Fee (24 months of inactivity).....	\$10.00 per month
Escheat Processing.....	\$20.00 per account
Garnishment.....	\$150.00
Levy/Attachment Processing.....	\$100.00
Verification of Deposit.....	\$10.00

**Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):**

Coupons.....	\$25.00 per envelope
Domestic Check Collection.....	\$8.00 per item

Northwest Bank is Member FDIC

Revised 3/30/2026



**FEE SCHEDULE  
PERSONAL ACCOUNT**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

**ATM AND DEBIT CARD FEES**

**Northwest Bank ATM Fees**

At Northwest ATMs.....	\$0
At Allpoint ATMs - Find them at <a href="http://www.allpointnetwork.com">www.allpointnetwork.com</a> .....	\$0

**NOTE: Other financial institutions, ATM operators, or merchants may impose a surcharge for using their ATM or POS terminal.**

Expedited Debit Card Delivery.....	\$35.00
Debit Card Stop Payment Fee.....	\$37.00

**OVERDRAFT SERVICES**

Overdraft-Paid Item Fee.....	\$37.00 per item*
Overdraft-Returned Item Fee.....	\$37.00 per item*

**An overdraft is determined at the time a point of sale transaction posts to your account, which may occur several hours or days after purchase.**

Overdraft-Combined Maximum Item Fee.....	5 per day or \$185.00
Overdraft Protection Annual Fee.....	\$0
Overdraft Protection Transfer Fee.....	\$0

**\*NOTE: A single item may be subject to multiple fees.**

**SAFE DEPOSIT BOX**

Annual Rent.....	Varies by box size and/or market region
Drilling Fee.....	\$150.00
Replacement Lock Fee.....	\$125.00
Past Due Rent Fee*.....	\$5.00

\*Past due rent fee is assessed when the box becomes 15 days past due.

**STATEMENTS AND RESEARCH**

Research Fee.....	\$25.00 per hour
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**Checks, Statements and Documents**

Paper Copy.....	\$6.00 per item
CD - Creation of a CD with Document Images.....	\$50.00
Special Statement (instant statement printed in branch).....	\$10.00
Statement Reconciliation.....	\$30.00 per hour

**TRANSACTIONAL SUPPORT**

**Account Services**

Stop Payment Fee.....	\$37.00
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**Checks for Purchase**

Check Printing.....	Depends on Style
Counter Checks (Quantity of 3).....	\$6.00
Official Check.....	\$12.00
Money Order.....	\$7.00

**Funds Transfer**

Bankline Transfer.....	\$0
Online Banking Transfer.....	\$0
Telephone Transfer.....	\$5.00

**Wires**

Incoming - Domestic.....	\$15.00
Incoming - Foreign.....	\$15.00
Outgoing - Domestic (U.S. Dollars).....	\$25.00
Outgoing - Foreign (U.S. Dollars).....	\$40.00
Outgoing - Foreign (foreign currency).....	\$40.00

**Deposited Checks Returned**

Chargeback Fee.....	\$0
Redeposit Item Fee.....	\$0



**INTERNATIONAL ITEMS**

**International Collection (third parties or other banks may impose charges in addition to those disclosed below):**

International Item Deposited.....	\$15.00 per item
International Collection.....	\$40.00 plus handling
International Chargeback Fee.....	\$13.00 plus fees incurred by Northwest

**Foreign Currency Purchase**

Standard Overnight Delivery.....	\$12.50
Next Morning Delivery.....	\$15.00
Foreign Currency Redemption.....	\$12.50
Foreign Draft Purchase.....	\$25.00

**OTHER CHARGES AND SERVICES**

Dormant Account Fee (24 months of inactivity).....	\$10.00 per month
Escheat Processing.....	\$20.00 per account
Garnishment.....	\$150.00
Levy/Attachment Processing.....	\$100.00
Verification of Deposit.....	\$10.00

**Domestic Collection (third parties or other banks may impose charges in addition to those disclosed below):**

Coupons.....	\$25.00 per envelope
Domestic Check Collection.....	\$8.00 per item

Northwest Bank is Member FDIC

Revised 03/30/2026



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**18-23 Month Roth IRA - 722**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 18 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 09/30/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/31/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
3-5 Month Certificate - 602



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 3 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**3-5 Month Business Certificate - 642**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 3 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**6-11 Month Roth IRA - 720**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 6 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**6-11 Month Traditional IRA - 708**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 6 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**6-11 Month Business Certificate - 643**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 6 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**6-11 Month Certificate - 603**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 6 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**7-31 Day Business Certificate - 640**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 7 Days.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 1 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**7-31 Day Certificate - 600**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 7 Days.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 1 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**12-17 Month Business Certificate - 644**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 12 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**12-17 Month Certificate - 604**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 12 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**12-17 Month Roth IRA - 721**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 12 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**18 MO Variable Roth IRA**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on the account on the last day of each calendar quarter.

**Frequency of Rate Changes.** We may change the interest rate on your account every quarter.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Additional Rate Information.** The interest rate and annual percentage yield on this account may change.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** Additional deposits may be made at any time up to the annual maximum contribution limits.

See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** 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.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 1/11/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**18 MO Variable Traditional IRA**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on the account on the last day of each calendar quarter.

**Frequency of Rate Changes.** We may change the interest rate on your account every quarter.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Additional Rate Information.** The interest rate and annual percentage yield on this account may change.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** Additional deposits may be made at any time up to the annual maximum contribution limits.

See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** 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.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 1/11/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**18-23 Month Business Certificate - 645**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 18 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**18-23 Month Certificate - 605**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 18 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
24-29 Month Business Certificate - 646



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.210% with an annual percentage yield of 0.21%.

You will be paid this interest rate 24 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/15/2028.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
24-29 Month Certificate - 606



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 24 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
24-29 Month Roth IRA - 723



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%. You will be paid this interest rate 24 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
30-35 Month Business Certificate - 647



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.210% with an annual percentage yield of 0.21%.

You will be paid this interest rate 30 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/15/2028.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
30-35 Month Traditional IRA - 712



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 30 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
30-35 Month Certificate - 607



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 30 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
30-35 Month Roth IRA - 724



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 30 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**32-91 Day Business Certificate - 641**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 32 Days.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**32-91 Day Certificate - 601**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 32 Days.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
36-47 Month Business Certificate - 648



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.210% with an annual percentage yield of 0.21%.

You will be paid this interest rate 36 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/15/2028.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
36-47 Month Traditional IRA - 713



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%. You will be paid this interest rate 36 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
36-47 Month Certificate - 608



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 36 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
36-47 Month Roth IRA - 725



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 36 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
48-59 Month Business Certificate - 649



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.210% with an annual percentage yield of 0.21%.

You will be paid this interest rate 48 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/15/2028.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**48-59 Month Certificate - 609**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 48 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
48-59 Month Roth IRA - 726



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 48 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 1/11/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**60-71 Month Business Certificate - 650**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.210% with an annual percentage yield of 0.21%.

You will be paid this interest rate 60 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/15/2028.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**60-71 Month Certificate - 610**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 60 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**60-71 Month Roth IRA - 727**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 60 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 1/11/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
72-120 Month Roth IRA - 728



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 72 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 1/11/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
72-120 Month Business Certificate - 651



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.210% with an annual percentage yield of 0.21%.

You will be paid this interest rate 72 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/15/2028.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
72-120 Month Certificate - 611



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 72 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Affinity Checking - 454



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**Interest Rate Information** - This account is a non-interest bearing account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$3.00\*

\*Waived with eStatement or if owner on Affinity Premier or Signature checking account

Electronic Statements - \$0.00

**COURTESY OVERDRAFT SERVICE**

**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

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 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.

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 12/06/2023



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the fees and charges contained in this disclosure from time to time.

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

If you open or change to an **Affinity Plus Checking**, your account will be changed to an **Affinity Plus Money Market**. If you open or change to an **Affinity Premier Checking** your account will be changed to an **Affinity Premier Money Market**. 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.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Monthly Service Charge \$10.00**





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the fees and charges contained in this disclosure from time to time.

You are eligible for the disclosed rates below 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 **Affinity Premier Checking**, your account will be changed to an **Affinity Premier Money Market**. If you change to **any other checking product or have no checking account** your account will be changed to an **Affinity Money Market**. 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.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Monthly Service Charge \$10.00**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum average daily balance of \$1,500.00 to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A monthly service fee of \$25.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$15,000.00.

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.

**You can also avoid the Monthly Service Charge by having 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 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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** This is a Negotiable Order of Withdrawal (NOW) Account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Reimbursement of other Financial Institution's ATM Fees:**

Up to \$10.00 Per Calendar Month for ATM Surcharge Reimbursement

**Check orders from Deluxe® - Specialty checks free or 50% off Personal Checks\***



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Basic Checking - 450**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**TRANSACTION 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

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Monthly Service Charge \$5.00\*

\*Waived if owner on Affinity Premier or Signature checking Account.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$3.00\*

\*Waived if owner on Affinity Premier or Signature checking Account.

Electronic Statements - \$0.00

The fees referenced on the Fee Schedule are in addition to the \$5.00 Monthly Service Charge and any other fees described above.

Northwest Bank is Member FDIC

Revised 12/06/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Business Analysis-Non-Int - 438**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

The Service Charge may vary and is determined by activity, balances maintained and the earnings credit rate in effect for each statement period. Activity fees are based upon the "Account Analysis Fee Schedule."

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

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 Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers alternative Ovedraft Protection (ODP) services such as line of credit or deposit account transfer services which may be less expensive than our Courtesy Overdraft Service.

The fees referenced on the Fee Schedule are in addition to the Service Charge and any other fees described above.

Northwest Bank is Member FDIC

Revised 12/06/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Business Checking-Non-Int - 437**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Service Charge of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$5,000.00.

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.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There will be an additional charge of \$0.15 for each item over 100 combined debits, credits and deposited items per statement period.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

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 Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers alternative Ovedraft Protection (ODP) services such as line of credit or deposit account transfer services which may be less expensive than our Courtesy Overdraft Service.

The fees referenced on the Fee Schedule are in addition to the Service Charge of \$10 plus \$0.15 for each item over 100 combined debits, credits and deposited items per statement period and any other fees described above.

Northwest Bank is Member FDIC

Revised 12/06/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Business Tiered Rate - 443**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$4,999.00	0.150%	0.15%
2	Greater than \$4,999.00 but less than or equal to \$49,999.00	2.870%	2.90%
3	Greater than \$49,999.00 but less than or equal to \$99,999.00	3.110%	3.15%
4	Greater than \$99,999.00 but less than or equal to \$249,999.00	3.160%	3.20%
5	Greater than \$249,999.00 but less than or equal to \$4,999,999.00	3.160%	3.20%
6	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	3.160%	3.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Monthly Service Charge of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$5,000.00.

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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

The Service Charge may also include \$0.40 for each item over 100 combined debits, credits and deposited items per statement period.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

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 Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Business Checking PLUS - 439**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There will be a charge of \$0.40 for each item over 300 combined debits, credits and deposited items per statement period.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

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 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 fees referenced on the Fee Schedule are in addition to the charge of \$0.40 for each item over 300 combined debits, credits and deposited items per statement period and any other fees described above.

Northwest Bank is Member FDIC

Revised 12/06/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Business Fixed Amount - 434**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

The Service Charge for this account is based on a pre-negotiated flat charge per statement period.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

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 Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers alternative Ovedraft Protection (ODP) services such as line of credit or deposit account transfer services which may be less expensive than our Courtesy Overdraft Service.

The fees referenced on the Fee Schedule are in addition to the pre-negotiated flat charge per statement and any other fees described above.

Northwest Bank is Member FDIC

Revised 8/30/2023





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$4,999.00	0.200%	0.20%
2	Greater than \$4,999.00 but less than or equal to \$49,999.00	0.500%	0.50%
3	Greater than \$49,999.00 but less than or equal to \$99,999.00	0.850%	0.85%
4	Greater than \$99,999.00 but less than or equal to \$249,999.00	1.490%	1.50%
5	Greater than \$249,999.00 but less than or equal to \$4,999,999.00	1.490%	1.50%
6	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	1.490%	1.50%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Service Charge of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$2,500.00.

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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/16/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

The fees referenced on the Fee Schedule are in addition to the \$10.00 Service Charge and any other fees described above.



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Business Statement Savings - 530**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum average daily balance of \$1,500.00 to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 to open this account. A Service Charge per statement period of \$5.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$1,000.00.

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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non cash items (for example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

The fees referenced on the Fee Schedule are in addition to the \$5.00 Service Charge and any other fees described above.

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Revised 12/05/2023





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$999.00	0.000%	0.00%
2	Greater than \$999.00 but less than or equal to \$4,999.00	0.010%	0.01%
3	Greater than \$4,999.00 but less than or equal to \$14,999.00	0.050%	0.05%
4	Greater than \$14,999.00 but less than or equal to \$99,999,999,999.00	0.100%	0.10%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$0.00 to open this account.

Monthly Service Charge \$0

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$3.00\*

\*Waived if owner on Affinity Premier or Signature checking account

Electronic Statements - \$0.00

The fees referenced on the Fee Schedule are in addition to any other fees described above.



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Construction Savings - 513



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest. 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.

You must maintain a minimum average daily balance of \$100.00 to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** Deposit limitations are as follows:

See Construction Savings Account Signature Card Addendum Authorization for Disbursement of Funds Disclosure.

Withdrawal limitations are as follows:

See Construction Savings Account Signature Card Addendum Authorization for Disbursement of Funds Disclosure.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/16/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Escrow Mgmt Disbursement - 442



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 12/06/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Family Savings - 510



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Additional Rate Information.** Rates quoted in this document may vary by geographic location in which the account is opened. Rates may vary for accounts opened online,

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$10.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/16/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
High Yield Savings - 520



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/16/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

12/05/2023



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$999.00	0.000%	0.00%
2	Greater than \$999.00 but less than or equal to \$4,999.00	0.010%	0.01%
3	Greater than \$4,999.00 but less than or equal to \$14,999.00	0.050%	0.05%
4	Greater than \$14,999.00 but less than or equal to \$99,999,999,999.00	0.100%	0.10%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum balance of \$1,000 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

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.

Monthly Service Charge \$3.00

**No Monthly Service Charge When you Meet the Following:**

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

or waived if owner on Affinity Premier or Signature Checking Account

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**IOLTA (IN) - 465**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.150% with an annual percentage yield of 0.15%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS. 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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.

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 12/04/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE  
(VARIABLE)  
IOLTA IOTA (OH) - 465**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.150% with an annual percentage yield of 0.15%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. You must maintain a minimum average daily balance of \$5,000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS. 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

**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.

Northwest Bank is Member FDIC

Revised 10/24/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE  
(TIERED RATE)  
IOLTA MJIOTA (PA) - 465**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.150% with an annual percentage yield of 0.15%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and non-cash items (for example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS. 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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 of incidental situations will NOT be deducted directly from the account but will be the responsibility of the agent in accordance with IOLTA guidelines.

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 12/04/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE  
(VARIABLE)  
IOLTA - 465**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.150% with an annual percentage yield of 0.15%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. You must maintain a minimum average daily balance of \$5,000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS. 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

**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.

Northwest Bank is Member FDIC

Revised 10/24/2023



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$4,999.00	0.010%	0.01%
2	Greater than \$4,999.00 but less than or equal to \$74,999.00	0.050%	0.05%
3	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.050%	0.05%
4	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.050%	0.05%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** This is a Negotiable Order of Withdrawal (NOW) Account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

The fees referenced on the Fee Schedule are in addition to any fees described above.

Northwest Bank is Member FDIC

Revised 12/05/2023





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the fees and charges contained in this disclosure from time to time.

To participate in this **Affinity Premier Money Market Promotional Offer** rate plan you must increase your Total Deposit Relationship by \$25,000.00 or more as compared to Total Deposit Relationship for the calendar month prior to account opening.

Total Deposit Relationship is defined as the full month average Current Balance of all Checking, Savings, Money Market, and Certificates of Deposit for all Primary Owners, Joint Owners, Trustees and Co-Trustees on this account.

The Total Deposit Relationship for the calendar month prior to account opening are your "Baseline Deposits." Each month we will compare your current calendar month Total Deposit Relationship to your Baseline Deposits to validate you have continued to maintain the required incremental \$25,000.00.

This **Promotional Offer** rate plan is not available for new or existing customers who do not increase their Total Deposit Relationship by \$25,000.00 and subsequently maintain that increase each month thereafter. If you no longer maintain the required additional \$25,000.00 Total Deposit Relationship, we may remove the Promotional offer from your account.

If you change your Product, standard rates/terms will apply. If you do not meet the terms described below for **Affinity Premier Money Market**, you will no longer be eligible for this **Promotional Offer** rate plan and your terms will revert to the standard rates/terms of the currently sold version of your product. The rates for this **Promotional Offer** rate plan are variable and are not guaranteed. We may change the interest rate on the account at any time, without notice to you.

It may take up to 5 business days to implement the **Promotional Offer** rate plan to this account.

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

If you change to an **Affinity Plus Checking**, your account will be changed to an **Affinity Plus Money Market**. If you change to **any other checking product or have no checking account** your account will be changed to an **Affinity Money Market**. 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.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.**

To participate in this **Business Money Market Promotional Offer** rate plan you must increase your Total Deposit Relationship by \$25,000 or more as compared to Total Deposit Relationship for the calendar month prior to account opening and maintain a Business Checking relationship.

Deposit Relationship is defined as the full month average Current Balance of all Checking, Savings, Money Market, and Certificates of Deposit for all Primary Owners, Trustees and Co-Trustees on this account.

The Total Deposit Relationship for the calendar month prior to account opening are your “Baseline Deposits.” Each month we will compare your current calendar month Total Deposit Relationship to your Baseline Deposits to validate you have continued to maintain the required incremental \$25,000.

This Promotional Offer rate plan is not available for new or existing customers who do not increase their Total Deposit Relationship by \$25,000 and subsequently maintain that increase each month thereafter. If you no longer maintain the required additional \$25,000 Total Deposit Relationship, we may remove the Promotional Offer from your account.

If you change your Product, standard rates/terms will apply. If you do not maintain a Business Checking relationship, you will no longer be eligible for this Promotional Offer rate plan and your terms will revert to the standard rates/terms of the currently sold version of your product. The rates for this Promotional Offer rate plan are variable and are not guaranteed. We may change the interest rate on the account at any time, without notice to you.

It may take up to 5 business days to implement the Promotional Offer rate plan to this account.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$4,999.00	0.150%	0.15%
2	Greater than \$4,999.00 but less than or equal to \$49,999.00	2.870%	2.90%
3	Greater than \$49,999.00 but less than or equal to \$99,999.00	3.110%	3.15%
4	Greater than \$99,999.00 but less than or equal to \$249,999.00	3.160%	3.20%
5	Greater than \$249,999.00 but less than or equal to \$4,999,999.00	3.160%	3.20%
6	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	3.160%	3.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Service Charge of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$2,500.00.

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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.**

This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the fees and charges contained in this disclosure from time to time.

To participate in this **Affinity Plus Money Market Promotional Offer** rate plan you must increase your Total Deposit Relationship by \$25,000.00 or more as compared to Total Deposit Relationship for the calendar month prior to account opening.

Total Deposit Relationship is defined as the full month average Current Balance of all Checking, Savings, Money Market, and Certificates of Deposit for all Primary Owners, Joint Owners, Trustees and Co-Trustees on this account.

The Total Deposit Relationship for the calendar month prior to account opening are your "Baseline Deposits." Each month we will compare your current calendar month Total Deposit Relationship to your Baseline Deposits to validate you have continued to maintain the required incremental \$25,000.00.

This **Promotional Offer** rate plan is not available for new or existing customers who do not increase their Total Deposit Relationship by \$25,000.00 and subsequently maintain that increase each month thereafter. If you no longer maintain the required additional \$25,000.00 total Deposit Relationship, we may remove the **Promotional Offer** from your account.

If you change your Product, standard rates/terms will apply. If you do not meet the terms described below for Affinity Plus Money Market, you will no longer be eligible for this **Promotional Offer** rate plan and your terms will revert to the standard rates/terms of the currently sold version of your product. The rates for this **Promotional Offer** rate plan are variable and are not guaranteed. We may change the interest rate on the account at any time, without notice to you.

It may take up to 5 business days to implement the **Promotional Offer** rate plan to this account.

You are eligible for the disclosed rates below 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 **Affinity Premier Checking**, your account will be changed to an **Affinity Premier Money Market**. If you change to **any other checking product or have no checking account** your account will be changed to an **Affinity Money Market**. 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.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this disclosure from time to time.

You are eligible for the disclosed rates below 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 **Affinity Premier Checking**, your account will be changed to an **Affinity Premier Money Market**. If you change to **any other checking product or have no checking account** your account will be changed to an **Affinity Money Market**. If your money market account is change 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.

**PROGRAM REQUIREMENTS**

To participate in this **Affinity Plus Money Market Promotional Offer** rate plan you must participate in the Northwest Bank \$300/\$600 Checking offer with code NW-CON-BUFF-1224 and fund the money market with funds not currently on deposit at Northwest Bank. This **Promotional Offer** is not available for new or existing customers who are not part of the Checking offer described above. If you change your Product, standard rates/terms will apply. If you do not meet the terms described above for **Affinity Plus Money Market**, you will no longer be eligible for this **Promotional Offer** rate plan and your terms will revert to the standard rates/terms of the currently sold version of your product at that time. The rates for this **Promotional Offer** rate plan are variable and are not guaranteed. At our discretion, we may change the interest rate on the account. It may take up to 5 business days to implement the **Promotional Offer** rate plan to this account.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Non-Profit Checking - 430**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.150% with an annual percentage yield of 0.15%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. You must maintain a minimum average daily balance of \$5,000.00 in the account each day 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.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (For example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

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 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.

Business Accounts only. No Personal Accounts.

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 06/30/2025



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Professional Banking Pack - 428



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Service Charge of \$30.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$25,000.00.

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.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

The Service Charge may also include \$0.40 for each item over 1,000 combined debits, credits and deposited items per statement period.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

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 Fee Disclosure for more information regarding coverage & fees. Northwest Bank offers alternative Ovedraft Protection (ODP) services such as line of credit or deposit account transfer services which may be less expensive than our Courtesy Overdraft Service.

Business Accounts only. No Personal Accounts.

The fees referenced on the Fee Schedule are in addition to the \$30 Service Charge plus \$0.40 for each item over 1,000 combined debits, credits and deposited items per statement period and any other fees described above.

Northwest Bank is Member FDIC

Revised 8/30/2023



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** Program Requirements

To participate in this Business Money Market Promotional Offer rate plan you must have received an offer from a banker.

This **Promotional Offer** rate plan is only available for existing customers who are invited by a banker, have a Business Checking relationship, are enrolled in Online Banking or Treasury Pro, and maintain two (2) of the following relationships/services with Northwest Bank: Business Credit Card, Merchant Services, Treasury Management Services, Business Loan, Business Line of Credit or Positive Pay.

If you change your Money Market Product, standard rates/terms will apply. If you do not maintain the requirements listed above, we may remove the **Promotional Offer** from your account.

If you are no longer eligible for this **Promotional Offer** rate plan, your terms will revert to the standard rates/terms of the currently sold version of your product. The rates for this **Promotional Offer** rate plan are variable and are not guaranteed. We may change the interest rate on the account at any time, without notice to you.

It may take up to 5 business days to implement the **Promotional Offer** rate plan to this account.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$4,999.00	0.150%	0.15%
2	Greater than \$4,999.00 but less than or equal to \$49,999.00	2.870%	2.90%
3	Greater than \$49,999.00 but less than or equal to \$99,999.00	3.110%	3.15%
4	Greater than \$99,999.00 but less than or equal to \$249,999.00	3.160%	3.20%
5	Greater than \$249,999.00 but less than or equal to \$4,999,999.00	3.160%	3.20%
6	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	3.160%	3.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Service Charge of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$2,500.00.

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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.**

This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the fees and charges contained in this disclosure from time to time.

To participate in this Affinity Plus Money Market Promotional Offer rate plan you must have received an offer from a banker.

This Promotional Offer rate plan is only available for existing customers who were invited by a banker, have an Affinity Plus Checking, are enrolled in Online Banking and receive at least quarterly Direct Deposits in at least one deposit account. A qualifying Direct Deposit is an Automated Clearing House (ACH) credit, which may include payroll, pension or government payments (such as Social Security). If you do not maintain requirements listed, we may remove the Promotional Offer from your account.

If you change your Product, standard rates/terms will apply. If you do not meet the terms described below for Affinity Plus Money Market, you will no longer be eligible for this Promotional Offer rate plan and your terms will revert to the standard rates/terms of the currently sold version of your product. The rates for this Promotional Offer rate plan are variable and are not guaranteed. We may change the interest rate on the account at any time, without notice to you.

It may take up to 5 business days to implement the Promotional Offer rate plan to this account.

You are eligible for the disclosed rates below 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 Affinity Premier Checking, your account will be changed to an Affinity Premier Money Market. If you change to **any other checking product or have no checking account** your account will be changed to an Affinity Money Market. 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.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the fees and charges contained in this disclosure from time to time.

You are eligible for the disclosed rates below 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 **Affinity Premier Checking**, your account will be changed to an **Affinity Premier Money Market**. If you change to **any other checking product or have no checking account** your account will be changed to an **Affinity Money Market**. 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.

**PROGRAM REQUIREMENTS**

To participate in this **Affinity Plus Money Market Promotional Offer** rate plan you must have received an invitation directly from Northwest Bank (via email or in person) and fund the money market with proceeds from a maturing CD. This **Promotional Offer** rate plan is not available for new or existing accounts without an invitation. If you change your Product, standard rates/terms will apply. If you do not meet the terms described above for **Affinity Plus Money Market**, you will no longer be eligible for this **Promotional Offer** rate plan and your terms will revert to the standard rates/terms of the currently sold version of your product at that time. The rates for this **Promotional Offer** rate plan are variable and are not guaranteed. At our discretion, we may change the interest rate on the account at any time. It may take up to 5 business days to implement the **Promotional Offer** rate plan to this account.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** Program Requirements

To participate in this Business Money Market Promotional Offer rate plan you must have received an offer from a banker.

This **Promotional Offer** rate plan is only available for existing customers who are invited by a banker, were a Jersey Shore State Bank or Luzerne Bank customer who converted to Northwest Bank on 7/25/2025, have a Business Checking relationship, are enrolled in Online Banking or Treasury Pro, and maintain two (2) of the following relationships/services with Northwest Bank: Business Credit Card, Merchant Services, Treasury Management Services, Business Loan, Business Line of Credit or Positive Pay.

If you change your Money Market Product, standard rates/terms will apply. If you do not maintain the requirements listed above, we may remove the **Promotional Offer** from your account.

If you are no longer eligible for this **Promotional Offer** rate plan, your terms will revert to the standard rates/terms of the currently sold version of your product. The rates for this **Promotional Offer** rate plan are variable and are not guaranteed. We may change the interest rate on the account at any time, without notice to you.

It may take up to 5 business days to implement the **Promotional Offer** rate plan to this account.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$4,999.00	0.150%	0.15%
2	Greater than \$4,999.00 but less than or equal to \$49,999.00	2.870%	2.90%
3	Greater than \$49,999.00 but less than or equal to \$99,999.00	3.110%	3.15%
4	Greater than \$99,999.00 but less than or equal to \$249,999.00	3.160%	3.20%
5	Greater than \$249,999.00 but less than or equal to \$4,999,999.00	3.160%	3.20%
6	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	3.160%	3.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A Service Charge of \$10.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$2,500.00.

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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). We will use an accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.100%	0.10%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.100%	0.10%
4	Greater than \$74,999.00 but less than or equal to \$99,999,999,999.00	0.250%	0.25%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**INDIVIDUAL RETIREMENT ACCOUNT.** Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 12/05/2023





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** 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 the 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.

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily. If you close your account before interest is credited, you will not receive the accrued interest. You must maintain a minimum average daily balance of \$1,500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 ( or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** This is a Negotiable order of Withdrawal (NOW) Account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Reimbursement of other Financial Institution's ATM Fees:**

Up to \$20.00 Per Calendar Month for ATM Surcharge Reimbursement

**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

**COURTESY OVERDRAFT SERVICE**

**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



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Monthly Service Charge \$10.00**

**No Monthly Service Charge When:**

**You or Any Account Owner have an open Signature Checking Account**

**OR**

**Have an Average Daily Balance of \$2,500.00 in this account during your statement period.**

**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.



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-5 Month Certificate - 664



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 5 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 3 Months in the 3-5 Month Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Special-6 Month Roth IRA - 760**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 3.600% with an annual percentage yield of 3.66%.

You will be paid this interest rate 6 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Roth IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Special-6 Month Traditional IRA - 745**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 6 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Traditional IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-9 Month Certificate - 667



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 9 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-9 Month Traditional IRA - 746



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 9 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Traditional IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Special-10 Month Roth IRA - 762**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 3.450% with an annual percentage yield of 3.50%. You will be paid this interest rate 10 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 11/15/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Roth IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-10 Month Traditional IRA - 747



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%. You will be paid this interest rate 10 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Traditional IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-12 Month Certificate - 669



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 12 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 12 Months in the 12-17 Month Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-12 Month Roth IRA - 763



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 3.450% with an annual percentage yield of 3.50%.

You will be paid this interest rate 12 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 11/15/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 12 Months in the 12-17 Month Roth IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Special-12 Month Traditional IRA - 748**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 12 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 12 Months in the 12-17 Month Traditional IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-13 Month Certificate - 670



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 13 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 12 Months in the 12-17 Month Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-13 Month Traditional IRA - 749



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 13 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 12 Months in the 12-17 Month Traditional IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-18 Month Certificate - 673



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 18 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 18 Months in the 18-23 Month Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 10/28/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-24 Month Certificate - 675



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 24 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 24 Months in the 24-29 Month Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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Revised 10/28/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-24 Month Roth IRA - 769



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 3.450% with an annual percentage yield of 3.50%.

You will be paid this interest rate 24 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 11/15/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 24 Months in the 24-29 Month Roth IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Statement Savings - 504



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations exist for this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/16/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Monthly Service Charge \$5.00**

**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 \$300.00 or more in the account during your statement period.**

**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.

ATM Transaction Fee (At non-Northwest or non-AllPoint ATMs) - \$3.00



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Student Checking - 452



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** 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.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the fees and charges contained in this disclosure from time to time.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$3.00\*

\*Waived if any owner's age is under 18 or owner on Affinity Premier or Signature checking account

Electronic Statements - \$0.00

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 12/06/2023



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.100%	0.10%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.100%	0.10%
4	Greater than \$74,999.00 but less than or equal to \$99,999,999,999.00	0.250%	0.25%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**INDIVIDUAL RETIREMENT ACCOUNT.** Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 12/05/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**12-17 Month Traditional IRA - 709**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 12 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**18-23 Month Traditional IRA - 710**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 18 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**24-29 Month Traditional IRA - 711**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%. You will be paid this interest rate 24 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
48-59 Month Traditional IRA - 714



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 48 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 1/11/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**60-71 Month Traditional IRA - 715**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 60 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 1/11/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
72-120 Month Traditional IRA - 716



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.090% with an annual percentage yield of 0.09%.

You will be paid this interest rate 72 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 07/15/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 12 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 1/11/2024





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum average daily balance of \$1,500.00 to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A monthly service fee of \$15.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$5,000.00.

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.

**You can also avoid the monthly service charge by having a Total Relationship Balance (Deposits and/or Investments) of \$15,000 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 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.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 356 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** This is a Negotiable Order of Withdrawal (NOW) Account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Paper Statement Fee - \$3.00\*

\*Waived if owner on Affinity Premier or Signature checking account

Electronic Statements - \$0.00

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**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Affinity Premier Money Market - 478**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the fees and charges contained in this disclosure from time to time.

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

If you change to an **Affinity Plus Checking**, your account will be changed to an **Affinity Plus Money Market**. If you change to **any other checking product or have no checking account** your account will be changed to an **Affinity Money Market**. 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.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Monthly Service Charge \$10.00**



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**CDARS Checking - 451**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$0.00 to open this account.

**TRANSACTION LIMITATIONS. Deposit Limitations are as follows:**

Deposits must consist of guaranteed funds. Example of guaranteed funds include cash, transfer of available funds from an existing Northwest account, wire transfer, or principal and/or interest proceeds from a CDARS redemption.

Over the Counter and electronic deposits, other than those stated above, are prohibited.

**Withdrawal Limitations are as follows:**

You will not have direct access to this account including but not limited to check writing privileges, debit card, internet banking services, or telephone banking via Bankline.

Withdrawals will only be made by a representative of Northwest for the purpose of transferring CDARS purchase and redemption proceeds to and from an existing Northwest account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/06/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Escrow Deposit Account - 460



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**TRANSACTION LIMITATIONS.** Withdrawal Limitations are as follows: You will not have direct access to this account including but not limited to check writing privileges, debit card, internet banking services, or telephone banking via Bankline. Deposit only. Treasury Management will debit account with approved request.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 12/06/2023



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Holiday Club - 506**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1.00 to open this account.

This account does not have a monthly service charge.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/16/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Revised 12/05/2023

Northwest Bank is Member FDIC





ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**ELIGIBILITY REQUIREMENTS.** This disclosure sets forth certain conditions, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Truth in Savings Account Disclosure, and acknowledges that it is part of the Account Agreement. Subject to applicable law and the terms of the Account Agreement, we may amend the rates, fees and charges contained in this disclosure from time to time.

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

If you change to an **Affinity Plus Checking**, your account will be changed to an **Affinity Plus Money Market**. If you change to **any other checking product or have no checking account** your account will be changed to an **Affinity Money Market**. 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.

**PROGRAM REQUIREMENTS**

To participate in this **Affinity Premier Money Market Promotional Offer** rate plan you must have received an invitation directly from Northwest Bank (via email or in person) and fund the money market with proceeds from a maturing CD. This **Promotional Offer** rate plan is not available for new or existing accounts without an invitation. If you change your Product, standard rates/terms will apply. If you do not meet the terms described above for **Affinity Premier Money Market**, you will no longer be eligible for this **Promotional Offer** rate plan and your terms will revert to the standard rates/terms of the currently sold version of your product at that time. The rates for this **Promotional Offer** rate plan are variable and are not guaranteed. At our discretion, we may change the interest rate on the account at any time. It may take up to 5 business days to implement the **Promotional Offer** rate plan to this account.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$2,499.00	0.050%	0.05%
2	Greater than \$2,499.00 but less than or equal to \$9,999.00	0.100%	0.10%
3	Greater than \$9,999.00 but less than or equal to \$74,999.00	0.150%	0.15%
4	Greater than \$74,999.00 but less than or equal to \$4,999,999.00	0.200%	0.20%
5	Greater than \$4,999,999.00 but less than or equal to \$99,999,999,999.00	0.200%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Special-6 Month Certificate - 665**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.020% with an annual percentage yield of 0.02%.

You will be paid this interest rate 6 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded daily and will be credited to the account daily.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/22/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 10/28/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-13 Month Roth IRA - 764



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 3.450% with an annual percentage yield of 3.50%. You will be paid this interest rate 13 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 11/15/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 12 Months in the 12-17 Month Roth IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-18 Month Roth IRA - 767



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 3.450% with an annual percentage yield of 3.50%.

You will be paid this interest rate 18 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 11/15/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 18 Months in the 18-23 Month Roth IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/15/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Vacation Club - 509



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1.00 to open this account.

This account does not have a monthly service charge.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 01/16/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Revised 12/05/2023

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Special-10 Month Certificate - 668**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 3.350% with an annual percentage yield of 3.40%.

You will be paid this interest rate 10 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 01/16/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/16/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Northwest Bank is Member FDIC

Revised 10/28/2024



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Escrow Mgmt Disbursement - 442



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**MINIMUM BALANCE REQUIREMENTS.** No minimum balance requirements apply to this account.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00

Paper Statement Fee - \$5.00

Electronic Statements - \$0.00

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Northwest Bank is Member FDIC

Revised 12/06/2023



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or below \$4,999.00	3.930%	4.00%
2	Greater than \$4,999.00 but less than or equal to \$9,999.00	3.930%	4.00%
3	Greater than \$9,999.00 but less than or equal to \$24,999.00	3.930%	4.00%
4	Greater than \$24,999.00 but less than or equal to \$49,999.00	3.930%	4.00%
5	Greater than \$49,999.00 but less than or equal to \$99,999.00	3.930%	4.00%
6	Greater than \$99,999.00 but less than or equal to \$249,999.00	3.930%	4.00%
7	Greater than \$249,999.00 but less than or equal to \$499,999.00	3.930%	4.00%
8	Greater than \$499,999.00 but less than or equal to \$999,999.00	3.930%	4.00%
9	Greater than \$999,999.00 but less than or equal to \$99,999,999,999.00	3.930%	4.00%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/31/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**ATM Transaction Fee (At non-Northwest or non-Allpoint ATMs) - \$3.00**

**Paper Statement Fee - \$3.00\***

**\*Waived with eStatement or if owner on Affinity Premier or Signature checking account**

**Electronic Statements - \$0.00**



Northwest Bank is Member FDIC

03/30/2026



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Special-9 Month Roth IRA - 761**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.000% with an annual percentage yield of 0.00%.

You will be paid this interest rate 9 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 12/31/2026.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 6 Months in the 6-11 Month Roth IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/31/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Special-18 Month Traditional IRA - 752**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 3.170% with an annual percentage yield of 3.20%.

You will be paid this interest rate 18 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 09/30/2027.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 18 Months in the 18-23 Month Traditional IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/31/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
Special-24 Month Traditional IRA - 754



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.000% with an annual percentage yield of 0.00%.

You will be paid this interest rate 24 Months.

**Additional Rate Information.** 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.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$500.00 to open this account.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION LIMITATIONS.** You may not make deposits into or withdrawals from your account until the maturity date. See Deposit Account Agreement and Disclosure.

**MATURITY DATE.** Your account will mature 03/31/2028.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 6 months of interest. We will use the rate in effect on the date of withdrawal.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 7 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you do not close the CD, your CD will renew for 24 Months in the 24-29 Month Traditional IRA Certificate.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/31/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA Direct Transfers to another Financial Institution - \$30

The fees referenced on the Fee Schedule are in addition to any other fees described above.

Revised 10/28/2024

Northwest Bank is Member FDIC



**TRUTH IN SAVINGS ACCOUNT DISCLOSURE**  
**Vacation Club - 509**



ACCOUNT NUMBER	CUSTOMER(S)	DEPOSIT AMOUNT

**RATE INFORMATION.** The interest rate on your account is 0.010% with an annual percentage yield of 0.01%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate and annual percentage yield on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

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

**COMPOUNDING AND CREDITING.** Interest will not be compounded and will be credited to the account at maturity. If you close your account before interest is credited, you will not receive the accrued interest.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1.00 to open this account.

This account does not have a monthly service charge.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit cash and/or non-cash items (for example, checks). We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**TRANSACTION 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.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 03/31/2026. To obtain the current rate(s) and annual percentage yield information, please call (877)672-5678.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Revised 12/05/2023

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