

NORTHWEST BANK

OVERDRAFT PROTECTION AGREEMENT

Customer Name(s):

Date:

Address:

Protected Account #:

Protecting Account 3:

Protecting Account 1:

Protecting Account 4:

Protecting Account 2:

Protecting Account 5:

I/We, the owner(s) of the Protecting Account(s) listed above, hereby authorize Northwest Bank (NORTHWEST) to add overdraft protection to the account listed as the Protected Account. When transactions are presented for payment which would overdraw the Protected Account, NORTHWEST will automatically transfer the funds or credit from the Protecting Account(s) as follows:

- A. NORTHWEST will pay transactions drawn on the Protected Account per the Deposit Account Agreement.
- B. If during the day, or during nightly processing after all credits have been applied, the Available Balance of your account is negative, NORTHWEST will automatically transfer to the Protected Account an amount sufficient to pay all transactions and/or additional fees creating the overdraft, first from the funds or credit available in Protecting Account 1, and if an overdraft still exists, from funds or credit available in Protecting Account 2, and so on. AS NOTED ABOVE, AN ACCOUNT FEE MAY TRIGGER AN AUTOMATIC TRANSFER OF FUNDS TO YOUR PROTECTED ACCOUNT.
- C. If the Protecting Account is a Line of Credit Account, the amount transferred will be made in accordance with your Line of Credit Agreement, there is not Overdraft Protection Transfer Fee, however any applicable interest charges and/or fees will apply.
- D. If the Protecting Account is a Deposit Account, there is no Overdraft Protection Transfer Fee.
- E. NORTHWEST shall not be obligated to transfer funds to the Protected Account if such transfer will exceed the available funds or credit available in the Protecting Account(s) as designated and determined by the agreement(s) which governs the Protecting Account(s).

I/We understand that if any Protecting Account is a Line of Credit Account, any transfers that are made from such an account for purposes of overdraft protection will be subject to the terms of the applicable line of credit agreement including all rules, fees and other disclosures made with the agreement. Any transactions from the Protected Account that are returned will be subject to NORTHWEST's regular returned item or overdraft charge.

I/We understand that if any Protecting Account is a savings or money market deposit account, any transfers that are made from such an account for purposes of overdraft protection will be subject to the terms of the applicable Account Agreements for Checking and Savings Accounts and NORTHWEST's Additional Account Fees, along with any other disclosures provided in connection with these accounts. I/We understand that transfers made from any savings or money market deposit accounts are subject to the transaction limitations set forth in the applicable Account Agreement for Checking or Savings and NORTHWEST reserves the right to refuse a transfer if I/we have exceeded these transaction limitations. Any transactions from the Protected Account that are paid into overdraft or returned after the Protecting Account available funds are exhausted will be subject to NORTHWEST's regular returned item or overdraft charge.

NORTHWEST may amend this agreement with 30 days' notice.

This authorization may be terminated at any time by NORTHWEST upon notice to me/us and I/we understand that it will terminate automatically, without notice, if all Protecting Accounts are closed. If any Protecting Account is a Line of Credit Account, then this authorization with respect to such account may not be terminated by NORTHWEST except in accordance with my/our Line of Credit Agreement.

Upon termination of this Agreement or closure of accounts, I/we understand that I/we will still be liable for any fees, or other items associated with this Agreement, that are outstanding at the time of termination or account closure.

I/We understand that if there is a conflict between this Agreement and verbal information furnished to me/us by an employee or officer of the Bank, this Agreement will prevail.

Signature

Date

Contact Center Only

Cancellation Notice

I/We hereby request that Northwest Bank (NORTHWEST) cancel the Overdraft Protection for the accounts listed above on the effective date listed below. I/We understand that the Protected Account will no longer be protected from overdraft by transfers from the Protecting Account(s). I/We understand that I/we will be responsible for returned items and overdrafts to my/our checking account, as well as any fees and charges that may be imposed by NORTHWEST associated with returned items and overdrafts.

Effective Date of Cancellation:

Signature

Date

Contact Center Only

Prepared By: _____

Branch Number: _____