



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 www.allpointnetwork.com	\$0
ATM Transaction Fee (at non-Northwest or non-Allpoint ATMs).....	\$3.00
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*
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.

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.

STATEMENTS AND RESEARCH

Electronic Statements.....	\$0
Paper Statements.....	\$3.00*
*Waived if owner on Affinity Premier or Signature Checking Acct	
Research Fee.....	\$25.00 per hour

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.....	\$8.00 per item through 4/30/2025
International Item Deposited.....	Effective 5/1/2025 \$15.00 per item
International Collection.....	\$25.00 plus handling through 4/30/2025
International Collection.....	Effective 5/1/2025 \$40.00 plus handling
International Chargeback Fee.....	\$13.00 plus fees incurred by Northwest

Foreign Currency Purchase

Standard Overnight Delivery.....	\$12.00 through 4/30/2025
Standard Overnight Delivery.....	Effective 5/1/2025 \$12.50
Next Morning Delivery.....	\$15.00
Foreign Currency Redemption.....	\$25.00 through 4/30/2025
Foreign Currency Redemption.....	Effective 5/1/2025 \$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

Revised 3/3/2025..... Northwest Bank is Member FDIC