



NORTHWEST BANK

*Commitment you can bank on.*

YOUR GUIDE  
TO OUR  
COMMITMENT

MAY 13, 2024





The information in this booklet is intended to be shared with all First National Bank account holders for all types of accounts at this residence.

This booklet is also applicable to all accounts you manage in a representative payee/fiduciary role. This is to ensure that all who have a relationship with First National Bank become aware of the changes and updates to their accounts, learn about our additional bank locations and enhanced servicing options through Online and Mobile Banking, and much more. You can also visit us online [www.FNBC.bank/Welcome](http://www.FNBC.bank/Welcome) for updated merger information.

Commitment you can bank on.

At Northwest Bank, commitment is built on a personal relationship. With more than 400 talented employees, we are ready to help you reach your dreams. Our team is committed to giving you superior customer service and innovative products so you can prosper. We are proud to be a vital part of the heartland, and a vital part of your financial well-being. At any of our convenient locations, you can turn to a bank that knows you. Financial services, competitive rates, and online banking to make your life easier - that's Northwest Bank.

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WELCOME TO NORTHWEST BANK



JOE CONOVER
PRESIDENT

We are delighted to welcome you to Northwest Bank.

Although the name of your bank is changing, you can expect to receive the same prompt, efficient and friendly service from the same people you have been working with for years.

We assure you that this transition will be made as seamless as possible. We are pleased to let you know that you will have limited changes to your account(s). We have enclosed in this guide important information to help you understand the details of the upcoming merger. You will also find details on your products and services, important dates, and material that you may find helpful. Please read through this information carefully.

In addition, included in this guide are account conversion details for Northwest Bank Checking, Savings, IRAs and other accounts. Once the merger is complete, terms and conditions, including applicable fee schedules will apply to all your Northwest Bank accounts.

GROWING TOGETHER.

We believe that convenience is of great importance to all our Northwest Bank customers. This merger is an exciting time for our communities and within Northwest Bank because we are continuing to grow together. Our planned merger is scheduled for May 13, 2024. We will update our systems with your account information during the weekend of May 10th, 2024.

Below are important details about First National Bank in Creston, Afton and Shenandoah's locations availability.

- Friday, May 10th locations will be open normal hours.
Saturday, May 11th, locations and drive-up services will be closed. ATMs will still be available.
Phone numbers will remain the same. A full list of Northwest Bank locations and hours is included within this guide of information.

If you have any questions, please use our complimentary toll-free number at 877-782-2195. We know you have a choice where you bank, we are grateful you have chosen us. We value your business and look forward to meeting you!

Sincerely,

Joe Conover, President



# PERSONAL AND BUSINESS ACCOUNT INFORMATION

This guide contains information on Northwest Bank's products and services and will give you important information regarding the merger weekend. Please read through this information carefully. If you would like information on all products & services available to you starting May 13, 2024, please visit our website at [NW.bank](https://www.nw.bank).

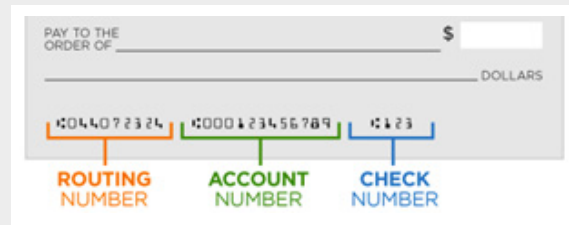
**Your Personal and Business Checking and Savings accounts, Certificates of Deposit, IRAs, Safe Deposit Boxes and loans will be transferred to Northwest Bank on May 13, 2024.**

## 1 CHECKING & SAVINGS INFORMATION

Your account type may be changing, please reference **ITEM A and B** on pages 10-11 to see your new account type. If you wish to change your account type(s) after May 13, 2024, please see a Personal Banker at any Northwest Bank location.

Most account numbers will remain the same. If your account number is changing, you have already been contacted and notified of this change by a personal banker.

- **Checks** | You may continue to use your First National Bank checks after the merger. Any new or reordered checks after the merger, will automatically be updated with Northwest Bank's information.
  - **Receive a \$15.00 discount on your new check order!**  
Available on new check orders from 5/13/24 - 9/1/2024 for both personal and business customers. Orders must be placed in branch. (Online orders will not receive the discount.)
- **Automatic Payments or Direct Deposits (ACH Credits/Debits)** | These will continue to process and clear after the merger.
- **Routing Number** | First National Bank's routing number will become one of Northwest Bank's routing numbers after the merger. This means you don't need to worry about changing anything. You may continue to use your checks, make deposits, and transact business as usual. Any new or re-ordered checks, after the merger, through Northwest Bank will automatically be updated with Northwest Bank's routing number (273970682).



- **Service Charges** | To make this transition easier, those of you who may be assessed a monthly service charge on your checking account, Northwest Bank will waive any monthly service charges associated with your Checking Account, except overdraft charges, through June 2024.

## 2 ATM/DEBIT CARD

**ATM/Debit Card(s) Information - If you have an ATM or Debit Card, a new free, replacement ATM or Debit Card with a new card number will arrive in the mail around the end of April, to the address you have on your statement. If you have any questions, please call us at 877-782-2195 or stop by to visit with a Personal Banker.**

Important reminders regarding your new ATM or Debit Card:

- Your new card will arrive in an unmarked envelope, please do not mistake it for junk mail. You will be able to use your new card any time after 8:00 a.m. CST on May 13th.
- To activate your card and personalize your PIN, please follow the directions on the card. If you need any help please call or stop into any bank location for assistance.
- You may begin to use your new Northwest Bank ATM/Debit Card on May 13th, 2024. (You will discontinue using your First National Bank ATM/Debit Card on this day.)
  - *If you use your First National Bank Debit Card for any recurring transactions such as monthly bills or other types of payments, you will need to contact those specific companies and inform them of your new card number and expiration date for processing.*
  - *In addition, add your new Northwest Bank Debit Card to your Mobile Wallet and Card Secure Services beginning May 13, 2024!*

★**Important: As a precaution, we recommend having cash on hand or a second form of payment during the merger weekend, beginning May 10, 2024.**

Northwest Bank has ATMs at every Northwest Bank location. Visit our website locations page at [www.nw.bank/locations](https://www.nw.bank/locations) to access a list of our ATMs available to you, as well as nationwide ATM access through **MoneyPass**® network. A Foreign ATM fee of \$0.50 will be assessed per withdrawal for withdrawals made at non-Northwest Bank ATMs.

## 3 CDS, IRAS, & SAFE DEPOSIT BOXES

**Certificate of Deposits (CDs), Individual Retirement Accounts (IRAs) & Safe Deposit Boxes require no action.**

- For Certificate of Deposits, your account number and terms will not change. Your interest rate may change at renewal to rates effective at that time.
- Northwest Bank will become the custodian of IRA accounts effective May 13th, 2024. Your rate and term of your current IRA will remain until maturity.
- For Safe Deposit Boxes, your number will not change.

## 4 FINAL ACCOUNT STATEMENT INFORMATION

**A final statement for your First National Bank checking, savings and money market accounts will be sent out based on your selected delivery method (paper or electronic statement) after the conversion.**

- Your statement cycle will remain the same as your First National Bank cycle.
- Access to past statements for e-Statement Customers – all of your historical transaction information from the previous 24 months of the merger date will be available in your Northwest Bank Online Banking.

## 5 CREDIT CARDS

If you have a First National Bank Credit Card, you may use your card as you normally do. The servicer of your credit card will remain the same. You will continue to receive the same great product benefits you are used to without any disruption. You will continue to earn valuable reward points with every eligible purchase that you can redeem for cash back, gift cards, merchandise, travel, and more!

If you have access to your First National Bank credit card account online or through the App, your log in credentials will remain the same. After May 13th, when you log in, you will see our Northwest Bank logo online and in the app. View your card transactions, statements, schedule payments, and more just like you're used to.

- **Online:** [www.myaccountaccess.com](http://www.myaccountaccess.com)
- **App:** Elan Credit Card



Prior to reissuing your credit card with our Northwest Bank logo, you will receive a letter notifying you to look for your new Northwest Bank credit card. This letter will come from Card Member Services.

## 6 LOANS

**Your First National Bank Loan will remain the same.** Northwest Bank will become the custodian of these accounts effective May 13, 2024. Loans require no action at this time and loan numbers will not change. If you have any questions, please contact any Northwest Bank Loan Officer, or stop by any of our convenient locations.

Effective May 13, 2024, the bank will no longer report to credit bureaus on Agriculture/Commercial loans.

## 7 BUSINESS & TREASURY MANAGEMENT

First National Bank Treasury Services including Remote Capture, Positive Pay, and ACH Origination will not have any interruption of service. You will simply login to Business Online through [www.NW.bank](http://www.NW.bank) using your current credentials including security tokens. If you have any questions, please contact your Treasury Management Representative.

## 8 GENERAL FDIC COVERAGE

All of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

To learn how FDIC insurance works, visit the agency's website: [www.fdic.gov](http://www.fdic.gov) or call 877-ASKFDIC. The FDIC provides separate coverage up to \$250,000 for retirement accounts, such as Individual Retirement Accounts (IRAs). For most of us, our deposits fall within the FDIC's deposit insurance coverage limits. However, if you exceed the limit, simply contact your local Northwest Bank and ask us how to maximize your FDIC deposit coverage.

# ONLINE & MOBILE BANKING

## 9 PERSONAL & BUSINESS INFORMATION

**You will be able to use your same Personal and Business Online and Mobile Banking login credentials to access your accounts through Northwest Bank's Online and Mobile Banking as of May 13, 2024.**

You will be able to view your account information through First National Bank's Online Banking through May 11, 2024, until 10:00 p.m. CST. Please note that balances after May 10, 2024, until May 13, 2024 may not reflect transactions in real time. Account balances will sync up once the conversion is complete on May 13, 2024.

**Personal BillPay Customers** | You will continue to enjoy free Personal Online Banking and CheckFree® RXP® BillPay at [www.NW.bank](http://www.NW.bank).

- If you were enrolled in First National Bank's CheckFree® RXP® BillPay Service, you will need to re-accept Terms and Conditions the first time you access BillPay through Northwest Bank's online banking.
- **IMPORTANT** - All of your BillPay payees and scheduled payments will remain and merge over to Northwest Bank Online Banking. No action is needed on your part.
- **IMPORTANT** - On May 10, 2024, at 6:00 p.m. CST, you will no longer have access to BillPay through First National Bank's Online Banking. Any BillPay payments that you have scheduled to be paid after May 10th will be paid through your new Northwest Bank BillPay Service. No action is needed on your part.
- Access and manage your BillPay payees or payments through Northwest Bank's Online or Mobile Banking beginning May 13, 2024.

**Please take these steps below to ensure proper security of your online and mobile banking access.**

**Step 1.** Download the *Northwest Bank Mobile Banking App* through your [Apple](#) or [Google Play](#) Store and delete your First National Bank mobile banking App.



**Step 2.** You will be able to login to your Northwest Bank Online and Mobile Banking account on Monday, May 13, 2024.

**Step 3.** You will be prompted to accept our Online and Mobile Banking Terms and Conditions.

**Step 4.** Challenge Questions

- ♦ **Personal Online Banking Customers** | You will be asked to choose new challenge questions and answers to ensure proper security.
- ♦ **Business Online Banking Customers** | Token users will not have any changes. For those business customers who have set up security questions you will be asked to establish new security questions the first time you log in.

**Step 5.** If you don't remember your password call 877-782-2195 and one of our bankers will assist you.



NORTHWEST BANK

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## 10 ZELLE®

Below is important information regarding those customers who use our Zelle® service.

Zelle transactions can be made through 6:00 p.m. CST on May 10, 2024.

- ♦ **IMPORTANT** - On May 10, 2024 at 6:00 p.m. CST, Zelle will no longer be available through First National Bank's Online and Mobile banking. You will not have access to any Zelle information that you have established with First National Bank. Please take note of any contacts/payments that you have established so that you can re-create them with Northwest Bank.

**Scheduled** First National Bank Zelle transactions will continue to process through May, 10, 2024. Zelle transactions scheduled after May 10, 2024 will not be processed.

Beginning on May 13, 2024 in order to use Zelle, customers will need to enroll in Zelle through Northwest Bank's Online Banking.

- ♦ Zelle enrollment can be found in Northwest Bank's Online Banking in the "Payment Center" tab.
- ♦ Any Zelle contacts or scheduled transfers must be re-established within Northwest Bank's Online or Mobile Banking in order for you to complete Zelle transactions after the merger on May 13, 2024.

## 11 ACCOUNT ALERTS

Customers may continue to receive their scheduled Account Alerts throughout the merger weekend. Beginning on May 13, 2024, customers will no longer receive any Account Alerts/Notifications that you had established through First National Bank.

Customers will need to re-establish all notifications within Northwest Bank's Online Banking or Mobile Banking.

- ♦ **IMPORTANT** - After May 13, 2024 you will not have access to the Account Alerts you had established with First National Bank. Please take note of any Account Alerts that you have established so that you can re-create them with Northwest Bank.

### Online Banking Account Alert Instructions:

- Step 1.** Log into your Northwest Bank Online Banking.
- Step 2.** Click on "Alerts" at the top right of the page.
- Step 3.** Go to Contact Options to setup your email address, cell phone, or choose a device that Mobile Banking is installed on for push notifications.
- Step 4.** Click "Send Activation Code" for each contact option and follow the prompts.
- Step 5.** Then go to Alert Options and choose the alert template you want to set-up.

### Mobile Banking Account Alert Instructions:

- Step 1.** Log into your Northwest Bank Mobile Banking app.
- Step 2.** Click on "More" at the bottom right and Alerts under Settings.
- Step 3.** Turn on "Push Notifications."
- Step 4.** Choose the Account or Security Alert Template you would like to receive.
- Step 5.** Turn on Live Updates to stay informed with the latest Mobile Banking news.



## IMPORTANT DATES TO REMEMBER

- **Week of April 22nd** | New Northwest Bank Debit and ATM Cards will arrive for Checking and Savings Personal and Business accounts.
- **May 10th** | Online Bill Payments and External Transfers – On May 10, 2024 at 6:00 p.m. CST, you will no longer have access to BillPay through First National Bank's Online or Mobile Banking. Your account balances will sync up when the conversion is complete on May 13th, 2024.
- **May 13th** | All payments that you have scheduled to be paid through First National Bank's Online or Mobile BillPay will continue to be processed. All of your BillPay information will transfer over. You will be asked to accept the Terms and Conditions the first time you access Northwest Bank's BillPay.
- **May 13th** | You have access to your Northwest Bank Online and Mobile banking on this day. You will be asked to accept terms and conditions upon logging in to Northwest Bank's Online or Mobile Banking for the first time. In addition, you will be asked to choose new challenge questions and answers to ensure proper security.
- **May 13th** | Begin using your Northwest Bank Debit or ATM Cards after 8:00 a.m. CST. (You may activate your new card as soon as you receive it by calling the 800 # provided on your new card. Or, visit with any of our Northwest Bank staff for assistance.)

## BANK LOCATIONS

Northwest Bank has 22 locations throughout Iowa and eastern Nebraska. You will now be able to utilize any of these locations for your banking needs!

### IOWA

#### Afton

100 E. Railroad, 50830  
(641) 347-8423  
Lobby: M-TH 9:00 - 3:00, F 9:00 - 5:00  
Drive-Up: M-TH 8:00 - 3:00, F 8:00 - 5:00

#### Algona

204 E State Street, 50511  
(515) 295-7271  
Lobby: M-F 8:30 - 4:30  
Drive-Up: M-F 8:30 - 5:30, SAT 8:30 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Ames

100 S. 16th Street, 50010  
(515) 598-1350  
Lobby: M-F 9:00 - 5:00  
Drive-Up: M-F 8:00 - 5:00, SAT 9:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Ankeny

911 N Ankeny Boulevard, 50023  
(515) 963-8033  
Lobby: M-F 9:00 - 5:00, SAT 9:00 - 12:00  
Drive-Up: M-F 8:00 - 5:00, SAT 9:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

1005 SW Oralabor Road, 50023

(515) 963-5040  
Lobby: M-F 9:00 - 5:00  
Drive-Up: M-F 8:00 - 5:00, SAT 9:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Arnolds Park

46 N Hwy 71, 51331  
(712) 332-5636  
Lobby: M-F 9:00 - 4:30  
Drive-Up: M-F 8:30 - 5:30, SAT 8:30 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Creston

101 W Adams Sreet, 50801  
(641) 782-2195  
Lobby: M-F 9:00 - 3:00  
Drive-Up: M-F 8:00 - 3:00

801 W Taylor, 50801  
(641) 782-5599  
Lobby: M-F 9:00 - 5:00, SAT 9:00 - 11:30  
Drive-Up: M-F 8:00 - 5:00, SAT 8:00 - 11:30

#### Estherville

1 N 6th Street, 51334  
(712) 362-4400  
Lobby: M-F 8:30 - 4:30  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Fort Dodge

10 N 29th Street, 50501  
(515) 955-3331  
Lobby: M-F 8:00 - 4:30  
Drive-Up: M-F 8:00 - 5:30, SAT 8:30 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Humboldt

801 Sumner Avenue, 50548  
(515) 332-1840  
Lobby: M-F 8:30 - 4:00  
Drive-Up: M-F 8:30 - 5:30, SAT 9:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Le Mars

111 Central Avenue NW, 51031  
(712) 546-7811  
Lobby: M-F 8:30 - 4:00  
Drive-Up: M-F 8:30 - 4:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Milford

1802 Okoboji Avenue, 51351  
(712) 338-2411  
Lobby: M-F 9:00 - 4:30  
Drive-Up: M-F 9:00 - 4:30  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Shenandoah

116 South Blossom Street, 51601  
(712) 246-2205  
Lobby: M-F 9:00 - 4:00  
Drive-Up: M-F 7:30 - 5:00, SAT 8:00 - 12:00

#### Sioux Center

242 North Main Avenue, 51250  
(712) 722-2791  
Lobby: M-F 9:00 - 4:00  
Drive-Up: M- TH 8:00 - 4:00, F 8:00 - 5:00  
SAT 8:00 - 11:30  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Sioux City

5801 Sunnybrook Drive, 51106  
(712) 224-4000  
Lobby: M-F 9:00 - 5:00  
Drive-Up: M-F 8:00 - 5:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Live Banker Available

1625 Omaha Street, 51103  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Spencer

705 Grand Avenue, 51301  
(712) 262-2202  
Lobby: M-TH 9:00 - 4:30, F 9:00 - 5:00  
Drive-Up: M-F 8:00 - 5:30, SAT 8:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Live Banker Available

825 S Grand Avenue, 51301  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Spirit Lake

1008 18th Street, 51360  
(712) 336-1034  
Lobby: M-F 9:00 - 4:30  
Drive-Up: M-F 8:30 - 5:30, SAT 8:30 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### West Des Moines

5700 University Avenue, Suite 100, 50266  
(515) 974-4400  
Lobby: M-F 9:00 - 5:00, SAT 9:00 - 12:00  
Drive-Up: M-F 8:00 - 5:30, SAT 9:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

### NEBRASKA

#### La Vista

9719 Giles Road, NE, 68128  
(402) 537-0300  
Lobby: M-F 9:00 - 5:00  
Drive-Up: M-F 8:00 - 5:30, SAT 9:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

#### Omaha

14320 Arbor Street, NE, 68144  
(402) 334-0300  
Lobby: M-F 9:00 - 5:00  
Drive-Up: M-F 8:00 - 5:30, SAT 9:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00  
3333 N. 168 Ct., 68116 (Maple)  
(402) 600-7300  
Lobby: M-F 9:00 - 5:00  
Drive-Up: M-F 8:00 - 5:30, SAT 9:00 - 12:00  
Live Banker: M-F 7:00 - 7:00, SAT 8:00 - 12:00

## SOCIAL MEDIA - FOLLOW US!

We invite you to follow Northwest Bank on our social media channels. Stay connected with Northwest Bank for the latest updates, financial tips, and exclusive offers!



# YOUR PERSONAL ACCOUNT CONVERSION PLAN (ITEM A)

## PERSONAL CHECKING ACCOUNTS

First National Bank Account Name	Northwest Bank Account Name	Account Details On Page
Compass Cash	Compass Cash	12
e-Compass	Compass Cash	12
Compass Digital	Compass Digital	12
Compass Rewards	Compass Rewards	12
Compass Relationship	Compass Relationship	12
Compass Free	Compass Free	12
Compass	Compass Free	12
Compass Plus	Compass Free	12
Health Savings Account	Health Savings Account	13
Compass Silver	Compass Silver	12

## PERSONAL SAVINGS ACCOUNTS

First National Bank Account Name	Northwest Bank Account Name	Account Details On Page
Holiday Club	Holiday Club	14
Personal Savings	Statement Savings	14
Money Market	Personal Money Market	13
Investor Money Market	Personal Money Market	13
Limited Edition Savings	Limited Edition Savings	13
Treasure Seekers (Primary Acct Owner Under Age 11)	Treasure Seekers	13
Treasure Seekers (Primary Acct Owner Age 11 - 22)	Student Savings	13
First Time Homebuyer Savings	First Time Homebuyer Savings	14

# YOUR BUSINESS ACCOUNT CONVERSION PLAN (ITEM B)

## BUSINESS CHECKING ACCOUNTS

First National Bank Account Name	Northwest Bank Account Name	Account Details On Page
Community	Community	14
Public Funds Plus	Community	14
Simple	Simple	14
Small Business	Simple	14
Public Funds	Simple	14
Commercial Analysis	Commercial Analysis	15
Compass Business	Commercial Analysis	15
Business	Choice	15
Choice	Choice	15
FNB Business	Choice	15
Business Plus	Commercial Analysis W/Interest	15
Commercial Analysis w/Interest	Commercial Analysis W/Interest	15
FNB Business Plus	Commercial Analysis W/Interest	15

## BUSINESS SAVINGS ACCOUNTS

First National Bank Account Name	Northwest Bank Account Name	Account Details On Page
Non-Personal Savings	Business Savings	15
Public Funds Savings	Business Savings	15
Non Personal ATS Savings	Business Savings	15
Public Funds ATS	Business Savings	15
Public Funds Money Market	Non-Personal Money Market	15
Non-Personal Money Market	Non-Personal Money Market	15
Non-Personal Investor Money Market	Non-Personal Money Market	15

# TRUTH IN SAVINGS DISCLOSURE

Below are the Truth in Savings Disclosures for your account(s) at Northwest Bank. This information contains the rules which govern your deposit account(s), including the changes to minimum requirements, fees, and other attributes of your account(s) that will apply starting May 13, 2024. Please read carefully. Unless it would be inconsistent to do so, words and phrases used in these disclosures should be construed so that the singular includes the plural and the plural includes the singular. This booklet and the following information is applicable to all accounts in existence prior to May 13, 2024. All new accounts opened on or after May 13, 2024, are subject to account disclosures provided at the time of account opening.

## Compass Cash Checking

This account does not earn interest. **Minimum Balance Requirements:** You must deposit at least \$10.00 to open this account. There are no **Maintenance Fees** with this account. **Statement:** A paper statement fee of \$10.00 per month will apply if not enrolled in eStatements. **Additional Features:** Earn 1.50% pay back on amount of debit card purchases, up to \$8.00, credited to the account each statement cycle.

## Compass Digital Checking

This account does not earn interest. **Minimum Balance Requirements:** You must deposit at least \$10.00 to open this account. There are no **Maintenance Fees** with this account. **Statement:** A paper statement fee of \$2.00 per month will apply if not enrolled in eStatements. **Transaction Limitations:** No checks are allowed to post to this account, other than checks that may be issued via our Bill Payment vendor. Any checks presented for payment to this account, other than checks issued via Bill Payment, may be returned unpaid to the depositor and/or the account may be changed to another Northwest Bank checking account product that permits check writing.

## Compass Rewards Checking

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate checking account.** The interest rate and APY for your account is located on page 16. Your interest rate and APY may change. The interest rate and APY for your account depend upon the applicable rate tier. The interest rate and APY for these tiers may change at our discretion at any time. For the non-qualifying tier, a single interest rate will be used to pay interest on the entire average daily balance. For the qualified tier, interest rates will be used to pay interest on the portion of the average daily balance within the specified ranges. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit at least \$10.00 to open this account, you must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed APY. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded monthly if minimum balance requirements are met. Interest will be credited to your account monthly, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is monthly statement cycle. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). There are no **Maintenance Fees** with this account. **Statement:** A paper statement fee of \$10.00 per month will apply if not enrolled in eStatements. **Qualifications to earn Qualified Tier:** To achieve qualifying balances, you must receive e-statements and do the following during each statement cycle: access online banking or mobile banking at least one time and make 12 or more debit card purchases that post and settle within the statement cycle. **Eligibility:** Only one Compass Rewards checking allowed per Tax Identification Number.

## Compass Relationship Checking

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate checking account.** The interest rate and APY for your account is located on page 16. These tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit at least \$10.00 to open this account, you must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded monthly if minimum balance requirements are met. Interest will be credited to your account monthly, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Maintenance Fees:** A \$10.00 maintenance fee will be assessed monthly. To avoid imposition of maintenance fee the depositor's combined deposit and loan relationship balance must be \$50,000.00 or more on the last day of the statement cycle. **Statement:** Free paper statement available. **Additional Features:** Free first box of standard checks.

## Compass Free Checking

This account does not earn interest. **Minimum Balance Requirements:** You must deposit at least \$10.00 to open this account. There are no **Maintenance Fees** with this account. **Statement:** Free paper statement available. **Additional Features:** Debit Card fee of \$2.00 will be assessed monthly if fewer than 12 Point of Sale transactions, excluding ATM transactions, post and settle to the account during a statement cycle. Debit Card is not a requirement of the account.

## Compass Silver Checking

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate checking account.** The interest rate and APY for your account is located on page 16. Your interest rate and APY may change. The interest rate and APY for your account depend upon the applicable rate tier. The interest rate and APY for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit at least \$10.00 to open this account, you must maintain a minimum balance of \$500 in the account each day to obtain the disclosed annual percentage yield. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and crediting:** Interest will be compounded monthly if Minimum Balance Requirements are met. Interest will be credited to your account monthly if Minimum Balance Requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). There are no **Maintenance Fees** with this account. **Statement:** Free paper statement available. **Additional features:** Free club checks. **Eligibility:** Available to customers 60 years of age or older.

## Health Savings Account

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate checking account.** The interest rate and APY for your account is located on page 16. Your interest rate and APY may change. The interest rate and APY for your account depend upon the applicable rate tier. The interest rate and APY for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** \$0.00 minimum balance to open this account. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded monthly if Minimum Balance Requirements are met. Interest will be credited to your account monthly, if Minimum Balance Requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of Interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Transaction Limitations: Deposits:** All customer initiated credits (in-person, employer, ACH, Internet, telephone, ATM, etc.) will be coded for tax purposes as current year contributions unless the account owner signs a special form, provided by the bank, indicating otherwise. **Withdrawals:** All customer initiated debits (in-person, ACH, Internet, Telephone, ATM, check, debit card, return items, etc.) will be coded for tax purposes as distributions unless the account owner signs a special form, provided by the bank, indicating otherwise. **Maintenance Fee:** A \$3.00 fee will be assessed monthly. To avoid imposition of maintenance fee customer account balance must not fall below \$10,000.00 any day of the statement period or customer must have combined deposit and loan relationship balance of \$1.00 or more. **Statement:** Free paper statement available. **Transfer Fee:** A \$35.00 fee may be assessed when requested to transfer funds to a like plan at another financial institution.

## Treasure Seekers or Student Savings

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate savings account.** The interest rate and APY for your account is located on page 16. Your interest rate and APY may change. The interest rate and APY for your account depends upon the applicable rate tier. The interest rate and APY for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** \$0.00 minimum balance to open this account. You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and crediting:** Interest will be compounded quarterly if minimum balance requirements are met. Interest will be credited to your account every quarter, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). There are no **Maintenance Fees** with this account. **Statement:** Free paper statement available.

**Eligibility for Treasure Seekers:** Primary owner/beneficiary must be under age 11. Account may be opened under this state's Uniform Transfer to Minors Act as an irrevocable gift to the minor. If the account is opened under the Uniform Transfer to Minors Act a custodian of the funds must be named, but need not be a parent. Upon the owner's/beneficiary's 11th birthday this account will be converted to a Student Savings with terms current at the time. **Transaction Limitation:** An ATM/Debit card is not available with this Treasure Seekers Account.

**Eligibility for Student Savings:** Primary account owner must be a student (we may ask to see school identification) and under age 23. When the primary owner attains age 23 the account will be converted to a Statement Savings with terms current at the time. An ATM/Debit card is available with the Student Savings Account.

## Personal Money Market

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate savings account.** The interest rate and APY for your account is located on page 16. Your interest rate and APY may change. The interest rate and APY for your account depend upon the applicable rate tier. The interest rate and APY for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit at least \$1,000.00 to open this account. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded monthly if minimum balance requirements are met. Interest will be credited to your account monthly, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Maintenance Fees:** A maintenance fee of \$10.00 will be imposed every month if the average available daily balance for the month 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. The period we use is monthly statement cycle. **Statement:** Free paper statement available.

## Limited Edition Savings

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate savings account.** The interest rate and APY for your account is located on page 16. Your interest rate and APY may change. The interest rate and APY for your account depend upon the applicable rate tier. The interest rate and APY for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit at least \$1,000.00 from a maturing Certificate of Deposit currently held at the bank with a term of 5 months or longer to open this account. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded monthly if minimum balance requirements are met. Interest will be credited to your account monthly, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Maintenance fees:** A maintenance fee of \$5.00 will be assessed monthly if the average daily balance for the month falls below \$1,000.00. **Transaction Limitations:** No preauthorized transfers (in/out) by any method are allowed other than for paid interest of this account. Maturing CD funds held at the bank with a term of 5 months or longer are the only deposits permitted into new or existing Limited Edition Savings Accounts. **Statement:** Free paper statement available. **Eligibility:** Available for consumer accounts only.



## TRUTH IN SAVINGS DISCLOSURE CONTINUED

### Holiday Club

No changes. Your Truth in Savings remains in effect until payout in October of 2024. The interest rate and APY for your account is located on page 16.

### Statement Savings

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate savings account.** The interest rate and APY for your account is located on page 16. Your interest rate and APY may change. The interest rate and APY for your account depends upon the applicable rate tier. The interest rate and APY for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** \$1.00 minimum balance to open this account. You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded quarterly if minimum balance requirements are met. Interest will be credited to your account every quarter, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Maintenance Fee:** A \$2.00 fee will be assessed monthly. To avoid imposition of maintenance fee the accounts average daily balance must not fall below \$50.00. 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. The period we use is calendar month. **Statement:** Free paper statement available.

### First Time Homebuyer Savings

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate savings account.** The interest rate and APY for your account is located on page 16. Your interest rate and APY may change. The interest rate and APY for your account depends upon the applicable rate tier. The interest rate and APY for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. We will pay a base interest rate on deposited funds. We will pay an additional 50 basis points when the monthly automatic transfer from the accountholder's Northwest Bank checking account has posted. If the transfer is discontinued or does not post due to insufficient funds, interest will revert back to the base rate. Refer to separate Rate Sheet for Tiers and rates on page 16. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** \$1.00 minimum balance to open this account. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded quarterly if minimum balance requirements are met. Interest will be credited to your account every quarter, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 16. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Maintenance Fee:** A \$2.00 fee will be assessed monthly. To avoid imposition of maintenance fee the accounts average daily balance must not fall below \$50.00. 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. The period we use is calendar month. **Statement:** Free paper statement available.

## SPECIFIC ACCOUNT DETAILS FOR BUSINESS ACCOUNTS

Due to account transitions, your Specific Account Details have changed, please read carefully. This booklet and the following information is applicable to all accounts opened prior to May 13, 2024. All new accounts opened on or after May 13, 2024, are subject to account disclosures provided at the time of account opening.

The following disclosures contain the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

### Community

The interest rate and annual percentage yield (APY) disclosed are accurate as of March 25, 2024. If you would like more current rate and yield information please call us at 641-782-2195. **This is a variable rate checking account.** The interest rate for your account is located on page 17. Your interest rate may change. The interest rate for your account depends upon the applicable rate tier(s). The interest rate for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 17. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit \$0.00 to open this account, you must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed rate. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded monthly if minimum balance requirements are met. Interest will be credited to your account monthly, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 17. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). There are no **Maintenance Fees** with this account. **Statement:** Free paper statement available.

### Simple Business Checking

This account does not earn interest. **Minimum Balance Requirements:** You must deposit \$0.00 to open this account. Maintenance fees: A maintenance fee of \$7.50 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the statement cycle. **To Avoid Imposition of Maintenance Fee:** The maintenance fee will be waived if a total relationship balance (deposits and/or loans) of \$10,000.00 is maintained each statement cycle. **Transaction Limitations:** First 50 items per statement cycle are free. Items in excess of 50 will result in an activity fee of 0.25 per item. (Total items include all debits, credits, and deposited items that post to your account during the statement cycle. **Statement:** Free paper statement available.

### Choice Business Checking

This account does not earn interest. **Minimum Balance Requirements:** You must deposit \$0.00 to open this account. **Maintenance fees:** A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the statement cycle. **To Avoid Imposition of Maintenance Fee:** The maintenance fee will be waived if a total relationship balance (deposits and/or loans) of \$25,000.00 is maintained each statement cycle. **Transaction Limitations:** The first 150 items per statement cycle are free. Items in excess of 150 will result in an activity fee of 0.25 per item. (Total items include all debits, credits, and deposited items that post to your account during the statement cycle. **Statement:** Free paper statement available.

### Commercial Analysis Checking

This account does not earn interest. **Minimum Balance Requirements:** You must deposit \$0.00 to open this account. **Credit Against Fees:** The account earns a credit that may be applied against Maintenance, Deposited Item, Checks Paid Fees. If the amount of the credit exceeds the amount of these fees, you will not receive any credit for the difference. At our discretion and at any time, we may change the rate. The credit is applied to the investable balance (average available balance less 10% reserves). **Maintenance Fees:** Varies based on use. **Transaction Limitations:** Activity fee varies per item. Speak to a Treasury Management Representative for fee list. **Statement:** Free paper statement available.

### Commercial Analysis with Interest Checking

The interest rate disclosed is accurate as of March 25, 2024. If you would like more current rate please call us at 641-782-2195. **This is a variable rate checking account.** The interest rate for your account is located on page 17. Your interest rate may change. The interest rate for your account depends upon the applicable rate tier(s). The interest rate for these tiers may change at our discretion at any time. Split rates apply, resulting in differing rates applied at the same time on the different tiers. Refer to separate Rate Sheet for Tiers and rates on page 17. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit \$0.00 to open this account, you must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded monthly if Minimum Balance Requirements are met. Effects of closing your account before interest is credited see page 17. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Maintenance fees:** Varies based on use. **Transaction Limitations:** Activity fee varies per item. Speak to a Treasury Management Representative for fee list. **Statement:** Free paper statement available.

### Business Savings

The interest rate disclosed is accurate as of March 25, 2024. If you would like more current rate information please call us at 641-782-2195. **This is a variable rate savings account.** The interest rate for your account is located on page 17. Your interest rate(s) may change. The interest rate for your account depends upon the applicable rate tier(s). The interest rate for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 17. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit at least \$1000.00 minimum balance to open this account. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed rate. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded quarterly if minimum balance requirements are met. Interest will be credited to your account quarterly, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 17. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Maintenance Fees:** A maintenance fee of \$5.00 will be imposed every month if the average daily balance for the month falls below \$1,000.00. **Statement:** Free paper statement available.

### Non-Personal Money Market

The interest rate disclosed is accurate as of March 25, 2024. If you would like more current rate information please call us at 641-782-2195. **This is a variable rate savings account.** The interest rate for your account is located on page 17. Your interest rate may change. The interest rate and APY for your account depend upon the applicable rate tier. The interest rate for these tiers may change at our discretion at any time. A single interest rate will be used to pay interest on the entire daily balance. The rate is selected from the applicable tier using the entire daily balance. Refer to separate Rate Sheet for Tiers and rates on page 17. **Frequency of Rate Change:** We may change the interest rate on your account at any time. **Minimum Balance Requirements:** You must deposit at least \$1,000.00 to open this account. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed rate. The account has an auto-close feature. The account will automatically close if the daily balance is \$0 for 30 consecutive days. To keep the account open, you will need to increase the daily balance before reaching the 30th consecutive day. You must maintain a minimum balance of \$0.01 on the last day of the statement cycle to be paid any accrued interest. **Compounding and Crediting:** Interest will be compounded monthly if minimum balance requirements are met. Interest will be credited to your account monthly, if minimum balance requirements are met. Effects of closing your account before interest is credited see page 17. **Balance Computation Method:** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on noncash deposits: Interest begins to accrue on the business day you deposit noncash items (for example, checks). **Maintenance Fees:** A maintenance fee of \$10.00 will be imposed every month if the average available daily balance for the month 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. The period we use is monthly statement cycle. **Statement:** Free paper statement available.

## TERMS AND CONDITIONS

The Terms & Conditions of your account, with most recent effective date of February 28, 2024, will not change with this merger. You would have received a copy of the effective Terms and Conditions at account opening or with your December 2023 statement (mailed or online).

## PERSONAL RATES

### CHECKING PRODUCTS

ACCOUNT	TIERS	INTEREST RATE	ANNUAL PERCENTAGE YIELD
<b>COMPASS REWARDS</b> <i>\$10 Minimum Balance to Open. <sup>1</sup>Varies based on account balance. 1.67% APY based on a \$50,000 balance. Higher balances will have a lower APY.</i>	Non-Qualifying All Balances	0.01%	0.01%
	Qualifying Balances Up to \$25,000	3.25%	3.30%
	Portion of Balance \$25,000.01 or More	0.05%	3.30% - 1.67% <sup>1</sup>
<b>COMPASS RELATIONSHIP</b> <i>\$10 Minimum Balance to Open.</i>	\$0 to \$49,999.99	0.85%	0.85%
	\$50,000 to \$99,999.99	0.95%	0.95%
	\$100,000 or More	1.10%	1.11%
<b>COMPASS SILVER</b> <i>\$10 Minimum Balance to Open. Available to customers 60 years or older.</i>	\$500 to \$2,499.99	0.85%	0.85%
	\$2,500 or More	0.60%	0.60%

### SAVINGS PRODUCTS

ACCOUNT	TIERS	INTEREST RATE	ANNUAL PERCENTAGE YIELD
<b>STATEMENT SAVINGS</b> <i>\$1 Minimum Balance to Open.</i>	\$10 to \$9,999.99	0.85%	0.85%
	\$10,000 or More	1.00%	1.00%
<b>PERSONAL MONEY MARKET</b> <i>\$1,000 Minimum Balance to Open.</i>	\$1,000 to \$49,999.99	1.60%	1.61%
	\$50,000 to \$99,999.99	1.85%	1.87%
	\$100,000 to \$249,999.99	2.35%	2.38%
	\$250,000 to \$499,999.99	2.60%	2.63%
	\$500,000 or More	2.75%	2.78%
<b>STUDENT/TREASURE SEEKERS</b> <i>\$0 Minimum Balance to Open.</i>	\$10 to \$9,999.99	0.85%	0.85%
	\$10,000 or More	1.00%	1.00%
<b>FIRST TIME HOMEBUYER</b> <i>\$1 Minimum Balance to Open. An additional 50 basis points will be paid when a monthly automatic transfer from a Northwest Bank checking account is established. If no automatic transfer, the interest rate will be reduced back to the base rate.</i>	All Balances	0.90%	0.90%
<b>IRA SAVINGS</b> <i>\$0 Minimum Balance to Open. Additions Available.</i>	\$10 to \$4,999.99	0.70%	0.70%
	\$5,000 to \$19,999.99	0.70%	0.70%
	\$20,000 to \$49,999.99	0.75%	0.75%
	\$50,000 or More	0.80%	0.80%
<b>HEALTH SAVINGS</b> <i>\$0 Minimum Balance to Open. Additions available.</i>	\$0 to \$2,499.99	0.70%	0.70%
	\$2,500 or More	0.75%	0.75%
<b>HOLIDAY CLUB</b> <i>(New Accounts can only be opened from October 20<sup>th</sup> to January 31<sup>st</sup>)</i>	All Balances	3.25%	3.25%

Rates effective 3/25/2024. The Interest Rate and Annual Percentage Yield (APY) are subject to change after account opening. Fees may reduce earnings. Member FDIC

## BUSINESS RATES

### CHECKING PRODUCTS

ACCOUNT	TIERS	INTEREST RATE
<b>COMMERCIAL ANALYSIS WITH INTEREST</b> <i>Split rates apply, resulting in different rates applied at the same time on different tiers.</i>	\$0 to \$19,999.99	0.50%
	\$20,000 to \$49,999.99	0.60%
	\$50,000 to \$99,999.99	0.80%
	\$100,000 to \$499,999.99	0.95%
	\$500,000 to \$999,999.99	1.00%
<b>COMMUNITY CHECKING</b> <i>Not-for-Profit Organizations</i>	1,000,000 or More	1.15%
	All Balances	0.65%

### SAVINGS PRODUCTS

ACCOUNT	TIERS	INTEREST RATE
<b>NON-PERSONAL MONEY MARKET</b> <i>\$1,000 Minimum Balance to Open.</i>	\$0 to \$249,999.99	1.30%
	\$250,000 to \$499,999.99	1.55%
	\$500,000 to \$999,999.99	2.05%
	\$1,000,000 or More	2.60%
<b>BUSINESS SAVINGS</b> <i>\$1,000 Minimum Balance to Open.</i>	\$0 to \$19,999.99	1.25%
	\$20,000 to \$49,999.99	1.35%
	\$50,000 to \$99,999.99	1.40%
	\$100,000 to \$499,999.99	1.45%
	\$500,000 to \$999,999.99	1.90%
	\$1,000,000 or More	2.15%

### EFFECTS OF CLOSING AN INTEREST BEARING ACCOUNT FOR PERSONAL & BUSINESS ACCOUNTS:

**Effects of Closing Your Account Before Interest is Credited When Balance is Greater Than \$0.00:** You may initiate the closing of your account by contacting a banker. When you do this you will receive accrued interest not yet credited to the account.

**Effects of Closing Your Account Before Interest is Credited When Balance is \$0.00:** If your account is at \$0.00 at the end of the statement cycle you will not receive the accrued interest. When your account balance is \$0.00 for 30 consecutive days you will not receive the accrued interest and the account will close.

Rates effective 3/25/2024. The Interest Rate is subject to change after account opening. Fees may reduce earnings. Member FDIC



# ELECTRONIC FUNDS TRANSFER - YOUR RIGHTS & RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

## Types of Transfers, Frequency, and Dollar Limitations

### Prearranged Transfers.

Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or savings account(s).  
Preauthorized payments. You may make arrangements to pay certain recurring bills from your checking and/or savings account(s).

**ATM Transfers.** You may access your account(s) by ATM using your ATM card or debit card and personal identification number to:

- Making deposits to checking accounts
- Make deposits to savings accounts
- Get cash withdrawals from checking accounts you may withdraw no more than \$1000 per day
- Get cash withdrawals from savings accounts you may withdraw no more than \$1000 per day
- Transfer funds from savings to checking
- Transfer funds from checking to savings
- Get checking account(s) information
- Get saving account(s) information
- An ATM card may only be used at ATMs.

### Point-Of-Sale Transactions.

Using your card: You may access your checking account(s) to purchase goods in person, by phone, by computer), pay for services in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- You may not exceed more than \$ 3,000 in transactions per day.
- An ATM card may not be used for Point Of Sale transactions.
- Transactions of \$25 or less - the requirement for a signature or PIN authorization may be waived.

**Computer Transfers.** You may access your account(s) by computer by accessing our website [www.NW.bank](http://www.NW.bank) for Online Banking options and using your User ID and password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Make payments from checking (see separate Fee Schedule) to third parties (allow at least 10 days processing)
- Get checking account(s) information
- Get saving account(s) information
- Get loan account(s) information and certificate(s) of deposit information
- Advance from a loan (Line of Credit) with us to a checking or savings account with us.

**Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by accessing the NB Mobile App User ID and password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from savings to loan accounts with us
- Get checking account(s) information
- Get saving account(s) information
- Get loan account(s) information and certificate(s) of deposit information.
- View transactions
- Advance from a loan (Line of Credit) with us to a checking or savings account with us.

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers.

**Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

**Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds.

## Fees

We may charge a per occurrence fee for any electronic transfer originated by us. Refer to origination document for fee.

Refer to separate fee schedule for applicable ATM or debit card charges.

Except as indicated above, we do not charge for Electronic Fund Transfers.

**ATM Operator/Network Fees:** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

## Documentation

**Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n):

- Automated teller machine
- Point-of-sale terminal
- You may not get a receipt if the amount of the transfer is \$15 or less

**Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

**In addition,** you will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

## Preauthorized Payments

**Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. **Here's how:**

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We charge see Fee Schedule for each stop payment.

**Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

**Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## Financial Institution's Liability

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer. If the transfer would go over the credit limit on your overdraft line.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in our agreement with you.

## ELECTRONIC FUNDS TRANSFER - YOUR RIGHTS & RESPONSIBILITIES CONTINUED

### Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

### Unauthorized Transfers

**Consumer Liability.** Tell us at once if you believe your card and/or code has been lost or stolen, or (if your account can be accessed by check) if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement (or for a prepaid account where no statement is sent, if your electronic history or written history) shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was transmitted to you (or for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared), you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

**Visa® Debit Card.** Additional Limits on Liability for debit card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, to anonymous Visa prepaid card transactions, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

**Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

### Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

### Additional Information

**CURRENCY CONVERSION AND INTERNATIONAL TRANSACTIONS.** When you use your debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself received, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect for the processing date may differ from the rate in effect on the transaction date or posting date. An international transaction is a transaction where the country of the merchant is outside the USA. Visa US charges us an International Service Assessment on all international transactions, regardless of whether there is a currency conversion. As a result, we will charge you an international transaction fee on all international transactions regardless of whether there is a currency conversion. Our International Service Assessment is 1.8% of the transaction amount.

**ADVISORY AGAINST ILLEGAL USE.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

## OVERDRAFT PRIVILEGE

**OVERDRAFT PRIVILEGE SERVICE (A Discretionary Overdraft Service)** It is the policy of our bank (Bank, “ we”, “ us”, or “ our” ) to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

Our Overdraft Privilege Service does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of ours or by this bank. This service represents a purely discretionary privilege or courtesy that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.

**WE ARE NOT OBLIGATED TO PAY ANY ITEM PRESENTED FOR PAYMENT IF YOUR ACCOUNT DOES NOT CONTAIN SUFFICIENT COLLECTED FUNDS.** If your account is eligible, rather than automatically returning, unpaid, any nonsufficient funds items that you may have we will consider - as a discretionary service and not a right or obligation on our part - paying your reasonable overdrafts. This discretionary service will have limits on overdraft (negative) balance and is applicable to eligible personal checking accounts only (subject to Eligible Account Type). Any and all fees and charges, including without limitation our nonsufficient funds/overdraft fees (as set forth in our fee schedules) will be included in this limit and will apply to any transaction that may overdraw your account (See “ ELIGIBLE ACCOUNT AND TRANSACTION TYPES” ).

**WE MAY REFUSE TO PAY AN OVERDRAFT FOR YOU AT ANY TIME, EVEN IF YOUR ACCOUNT IS IN GOOD STANDING AND EVEN THOUGH WE MAY HAVE PREVIOUSLY PAID OVERDRAFTS FOR YOU.** You will be notified by mail of any nonsufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our Nonsufficient Funds and or Overdraft Charge(s) that you owe us shall be due and payable upon demand.

**LIMITATIONS:** Available only to eligible checking accounts primarily used for personal/household purposes. Primary owner must be at least age 18. Not eligible on savings type accounts, Health Savings Accounts (HSA), Money Market accounts, or Public Fund/Charitable Organization accounts. We may limit the number of accounts eligible for Overdraft Privilege Service to one account per household and/or one account per taxpayer number.

**ELIGIBLE ACCOUNT TYPES AND OVERDRAFT LIMITS:** The account types that are eligible for the Overdraft Privilege Service are: Compass Relationship Checking (\$700), Compass Cash Checking (\$700), Compass Free Checking (\$400), Compass Rewards Checking (\$700), Compass Silver Checking (\$700). **ELIGIBLE TRANSACTION TYPES:** A non-sufficient funds (negative) balance may result from payments authorized by you, whether in-person or not. Each transaction/item initiated for payment against your eligible checking account(s) may be processed by us using your assigned Overdraft Privilege Service limit, including without limitation: checks, paper withdrawals, ACH/electronic items, ATM/debit cards/check cards, internet banking/online banking and telephone banking transactions, loan payment, return deposit items, service charges, other electronic means.

**IF YOU NEED HELP:** Of course, overdrafts should never be used to finance ordinary or routine expenses and you should not rely on overdraft services to cover these expenses. If at any time you feel you need help with your financial obligations, please contact us at 877-782-2195.

<b>FACTS</b>	WHAT DOES NORTHWEST FINANCIAL CORP. (NFC) AND ITS SUBSIDIARY, NORTHWEST BANK (NWB) DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the selection below, we list the reasons financial companies can share their customers' information; the reasons NFC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northwest Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process our transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Mail the form on Page 25.</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Visit <a href="http://www.NW.bank/Privacy">www.NW.bank/Privacy</a>
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<b>Corporate Office Location</b>
Northwest Bank 1607 W 18th Street Spencer, IA 51301



<b>Who we are</b>	
<b>Who is providing this notice?</b>	Northwest Financial Corp (NFC) and its subsidiary, Northwest Bank (NWB). This notice is not applicable to business, commercial or agricultural accounts.
<b>What we do</b>	
<b>How does NFC protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does NFC collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or apply for a loan</li> <li>■ Give us your contact information or provide employment information</li> <li>■ Show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> <li>■ <i>Our affiliates may include financial institutions, insurance agencies, title companies, mortgage companies, securities broker-dealers and trust companies.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>NFC does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners may include insurance companies, financial institutions, financial services companies or other companies.</i></li> </ul>

<b>Mail-in Form</b>	
<b>If you have a joint account, your choice(s) will apply to everyone on your account</b>	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
	NAME
	ADDRESS
	CITY, STATE, ZIP
	ACCOUNT #
DATE	<b>Mail to:</b> NFC - Privacy PO Box 80 Spencer, IA 51301



# NORTHWEST BANK

*Commitment you can bank on.*

[www.NW.bank](http://www.NW.bank)



MEMBER  
**FDIC**



**NORTHWEST**  
WEALTH MANAGEMENT, LLC

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Advisors represent Northwest Wealth Management, a Registered Investment Advisor and affiliate of Northwest Bank and First National Bank.  
Not FDIC Insured ♦ No Bank Guarantee ♦ May Lose Value