

Make the Switch to Northwest Bank

**You're only steps away from a
better banking experience.**



1-877-672-5678 | northwest.com



Our welcome kit is designed to make switching to Northwest seamless and hassle-free. Follow these easy steps and you'll be on your way to better banking.

Let us walk you through the switch process, step by step.

Step 1

Open your checking or savings account at Northwest

Step 2

Make a list of your deposits and payments or withdrawals

Step 3

Sign up for free online and mobile banking

Step 4

Sign up for direct deposit

Step 5

Update your bill payments with your new Northwest account

Step 6

Stop using and close your old account



Questions?

Visit your local office or call the Northwest Customer Contact Center at 1-877-672-5678, weekdays, 8 a.m. – 8 p.m., or Saturdays, 9 a.m. – 1 p.m.

Step 1. Open your checking or savings account at Northwest

Our products are designed with your financial journey in mind.

Affinity Checking

When one-size-fits-all isn't a fit for you. That's Affinity Checking.

Your peace of mind is behind everything we do. That's why we build Affinity Checking, with three options that fit your lifestyle, where you are and wherever you're going. Get all the essentials you expect, plus benefits that grow along with our relationship. Our advisors will help you find the account that works best and personally follow up to ensure you're happy.

Our new suite of Affinity checking products is designed with your financial journey in mind. So as you deepen your relationships with Northwest and move through our new checking accounts, you'll receive additional account benefits—like fewer fees and higher money market rates.

Affinity Checking

Affinity Plus Checking

Affinity Premier Checking

Personal Savings

You can't predict the future, but you can be ready for it.

Whatever you're saving for, our accounts can get you there faster.

Statement Savings

Money Market

Health Savings Account (HSA)

Certificates of Deposit

Club Accounts

IRAs

When your bank goes where you do – that's increasing the value of you.

The way we see it, a great bank should help you lived the life you want. Everyday, we work hard behind the scenes to make it happen. Giving you more access through more free channels. Offering easy-to-use tools.

And, most importantly, always being there to help when you need a deeper conversation. When you bank is in it with you – that's increasing the value of you.

Step 2. Make a list of your deposits and payments



Deposit and Payment Checklist

Use **Form A** to list all your deposits and payments or withdrawals in one place for easy reference.

Deposits:

List all of your deposits from places like:

- Employers
- Pensions or retirement plans
- Social Security
- Investment income

Payment Method

Under payment method, indicate how each payment is made:

- Check
- Direct Deposit

Payments:

List the bills you pay regularly like:

- Mortgage or rent
- Auto loans
- Insurance
- Credit cards
- Utilities
- Gym membership
- Retirement contributions
- Daycare

Payment Method

Choose how you want to manage payments using Northwest's convenient options:

How to find your routing and account numbers

Check Number



Northwest Visa® Debit Card – millions of merchants worldwide accept the Northwest® Visa Debit Card, armed with the latest chip technology.

Online Bill Pay – Manage your expenses using Northwest Online Banking.

Automatic payments – Provide companies with your Northwest account information so they can draw from your account automatically.

Pay by check – Your Affinity Checking account allows unlimited check writing

Apple, Google or Samsung Pay† – link your Northwest Visa® Debit Card to your mobile device and look for these symbols at the terminal.



†Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google. Visa and Visa Checkout are trademarks of Visa International Service Association

Step 3. Sign up for free Online and Mobile Banking#

When you're on the go and don't have time to stop by a Northwest office, our free Online and Mobile Banking# make it easy to view balances, make loan payments, transfer funds and more – no matter where you are.

Zelle®*

A fast, easy and secure way to send money to, and receive money from, friends and family, and others you trust directly from your Northwest mobile app and online banking account.*

Mobile Deposit**

Deposit checks on your time, conveniently and securely using your mobile device.

Free Bill Pay***

Want to spend less time paying bills? We've got you covered. With online bill pay, pay all your bills from one place using your desktop, tablet or mobile device. It's fast, easy, secure and best of all – costs you nothing.

Money Insights

A planning and budgeting tool to help you manage your expenses and prepare for the future. You can even bring in accounts from other financial institutions.

Account Alerts

Know when your account balance gets low, keep track of your spending and more by setting up account alerts through online banking.

Card Valet

Through CardValet® in Online Banking, you have access to powerful debit card alerts and controls like setting purchase limits, enabling alerts for certain transactions and locking your card, in an instant, for any reason.



Free eStatements

Go paperless! Now you can receive electronic statements plus other important account documents securely within online banking. It's easy – click the statements tab in online banking. **Enroll all your accounts with the click of a button and receive \$10*.**

Credit Score

With Credit Score, instantly view your credit score, set up credit alerts and access personalized tips to help you improve or maintain the great score you already have.

Your security is our priority.

Our digital experience is backed by the latest security technology designed to keep your personal information and your accounts safe.

#Mobile data or text charges may apply. * Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle®. Must have a bank account in the U.S. to use Zelle®. Data charges may apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Not available for business customers. See bank for details. **Mobile deposit is not available for the first 30 days after enrollment in Online and Mobile Banking. Mobile data or text charges may apply. ***Fees may apply for business customers. * This promotion is available to new and existing customers who have at least one eligible account that is not currently enrolled in eStatements. Eligible accounts include personal checking and personal savings accounts. All Northwest accounts, whether individually or jointly held, must be enrolled in eStatements to receive the \$10 bonus. Bonus will be deposited into a checking or savings account on which you are listed as an account owner within 30 days of last eStatements enrollment. Not available for business accounts. One \$10 bonus will be paid per Social Security number. See bank for details.

Step 4. Sign up for Direct Deposit

Direct Deposit

Talk with your employer(s) to find out how to setup your payroll to directly deposit into your Northwest checking account.



Government Benefits



Complete our Government Benefits Enrollment form (**Form B**) and return it to your local Northwest office to transfer your government benefits directly into your checking account.

You can also enroll by calling the U.S. Treasury Electronic Payment Solution Center at 1-800-333-1795 or enroll online at www.godirect.gov.

Questions?

Visit your local office or call the Northwest Customer Contact Center at 1-877-672-5678, weekdays, 8 a.m. – 8 p.m., or Saturdays, 9 a.m. – 1 p.m.

Step 5. Change the way you pay

Today, it's easier than ever to pay your bills automatically each month. Whether you're currently using your bank's bill pay service or you log into a company's website to set up payments, we make it easy to transition your automatic bill payments with a few options:

Enroll in Northwest Online Banking and sign up for Northwest Bill Pay* to schedule one-time or recurring payments from your Affinity Checking account.

You can find step-by-step instructions in our interactive Online Banking User Guide at www.northwest.com/personal/bank/online-and-mobile-banking.

- Pay bills securely
- Set up recurring payments
- Enjoy Zelle®**
- Receive email reminders about bills
- Track and view payment history



Visit your billers' websites or contact them directly. Each biller requires that you submit your payment information a little differently. Connect with them directly – online, over-the-phone or in-person – to provide them with your new Affinity Checking account information.

Questions?

Visit your local office or call the Northwest Customer Contact Center at 1-877-672-5678, weekdays, 8 a.m. – 8 p.m., or Saturdays, 9 a.m. – 1 p.m.

*Fees may apply for business customers. **Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle®. Must have a bank account in the U.S. to use Zelle®. Data charges may apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Not available for business customers. See bank for details. Northwest Bank is Member FDIC.

Step 6. Stop using and close your old account

Stop using your old account

- Make sure all of your automatic deposits are routed into your new Northwest account
- Make sure all checks, withdrawals and recurring debit card payments have been taken from your old account



Close your old account

After all items have cleared from your old account, contact your old financial institution to find out how to close it. You may have to close your account in person.

Destroy old forms

After closing your old account, destroy your old debit cards, checks and other related forms.

Questions?

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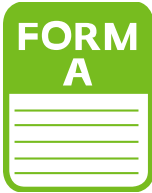
Check List

Use this check list to ensure that necessary or applicable steps have been completed.

- I opened my new Affinity Checking account.
- I went to northwest.com and signed up for free online and mobile banking to:
 - View account balances
 - Transfer funds
 - Enjoy Zelle®
 - Make loan payments
 - Manage expenses with Money Insights
 - CardValet® for Debit Cards
 - Credit Scores
 - View and print statements
 - Deposit checks from my mobile device
 - View and print check images
 - Initiate stop payments
 - Reorder checks from Deluxe
 - Access accounts with Quicken® or Quickbooks® using Direct Connect
 - Pay bills
 - Download Northwest's mobile app from the iTunes or Google Play store.
 - Find Northwest offices and ATMs
 - Updated billers with my new card info using CardValet®
- I signed up for eStatements in online banking to securely receive electronic statements and other important account documents.
- I signed up for direct deposit.
- Government benefits
- I signed up for bill pay or notified the following companies that automatic payments should be taken from my new Northwest account:
 - Mortgage or rent
 - Auto loans
 - Insurance
 - Credit cards
 - Utilities
 - Gym membership
 - Retirement contributions
 - Daycare
 - Other
- I made sure that money is no longer going into or being taken from my old account.
- I closed my old account and destroyed all related materials.

Questions?

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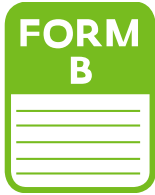


Deposits and Payments Checklist

Use this form to make a list of all of your deposits and payments to be sure you redirect all transactions to and from your new Affinity Checking account.

Deposits					
Payment	Company	Account Number	Amount	Payment Method	Frequency
Payroll			\$		
Pension(s) Retirement			\$		
Social Security			\$		
Investment Income			\$		
Other			\$		

Payments					
Payment	Company	Account Number	Amount	Payment Method	Frequency
Mortgage/Rent			\$		
Auto Loan			\$		
Auto Loan			\$		
Insurance			\$		
Credit Card			\$		
Credit Card			\$		
Credit Card			\$		
Gas/Oil			\$		
Electric			\$		
Cable/TV			\$		
Telephone			\$		
Cell Phone			\$		
Water			\$		
Trash Removal			\$		
Internet Provider			\$		
Gym			\$		
Investments			\$		
IRA/Retirement			\$		
Charities			\$		
Daycare			\$		
Tuition/School Expense			\$		
Other			\$		
Other			\$		



Government Benefits Enrollment

This form authorizes the government to deposit your funds to your new Affinity Checking account. **Return this form to your local Northwest office.** Note: All information listed on this form must match the records of the government.

Who's enrolling? <input type="checkbox"/> Beneficiary Entitled to Payment or <input type="checkbox"/> Representative Payee/Guardian			
Beneficiary Information (as recorded with government agency)			
Legal Name			
Social Security number			
Address	City	State	Zip Code
Phone Number			
Northwest Information		Type of Benefit (Check One)	
Account Number:		<input type="checkbox"/> Social Security (SSA)	
Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		<input type="checkbox"/> Veterans Administration (VA)	
Routing Number: 243374218		<input type="checkbox"/> Supplemental Security Income (SSI)	
Please attach a copy of your Social Security card, check or annual statement. If you are a representative payee, please visit your local Northwest office.		<input type="checkbox"/> Civil Service (CSA, CSF)	
		<input type="checkbox"/> Railroad Retirement Board (RRB)	
For Bank Use Only		<input type="checkbox"/> Work que completed	
Today's Date		Branch Number	
Name of Northwest Employee Contact			