



APPLICATION AND  
SOLICITATION  
DISCLOSURE



Northwest Bank  
100 Liberty Street  
P.O. Box 1793  
Warren PA 16365  
(877)672-5678  
www.northwest.bank

Northwest CashBack Visa Signature

| Interest Rates and Interest Charges                                       |   |
|---|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>19.99% to 35.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the prime rate published in the Money Rates Section of The Wall Street Journal.   |
| <b>APR for Balance Transfers</b>  | <b>0.00%</b> Introductory APR for the first 3 billing cycles, from the transaction date on Balance Transfers completed within 90 days of account opening. The remaining billing cycles will be charged at the purchase rate shown above.<br><br>After that, your APR will be <b>24.99% to 35.00%</b> , based on your creditworthiness. This APR will vary with the market based on the prime rate published in the Money Rates Section of The Wall Street Journal.                        |
| <b>APR for Cash Advances</b>  | <b>24.99% to 35.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the prime rate published in the Money Rates Section of The Wall Street Journal.   |
| <b>Penalty APR and When it Applies</b>                                    | <b>35.00%</b><br><br>This APR may be applied to your account if you:<br>- Make a late payment; or<br>- Make a payment that is returned.<br><br><b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for making a late payment, the Penalty APR will apply until you make 6 consecutive minimum payments when due. If your APRs are increased for making a payment that is returned, the Penalty APR will apply until you make 6 consecutive minimum payments when due. |
| <b>How to Avoid Paying Interest on Purchases</b>                          | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.  |
| <b>Minimum Interest Charge</b>  | If you are charged interest, the charge will be no less than <b>\$1.50</b> .  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>  |

SEE NEXT PAGE for more important information about your account.



| Fees  |   |
|---|---|
| <b>Annual Fee</b><br>- Annual Fee   | <b>None</b>   |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee<br>- Introductory Balance Transfer Fee | <b>\$10.00</b> or <b>3.00%</b> of each balance transfer, whichever is greater.<br><b>\$10.00</b> or <b>3.00%</b> of each cash advance, whichever is greater.<br><b>1.00%</b> of each transaction in U.S. dollars.<br><b>\$10.00</b> or <b>5.00%</b> of each balance transfer, whichever is greater. |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee<br>- Over-the-Credit Limit Fee  | Up to \$41.00<br>Up to <b>\$37.00</b><br><b>None</b>  |

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR:** The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following issuance of your card.

**Loss of Introductory APR:** We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment or make a payment that is returned.

**Effective Date:** The information about the costs of the cards described in this application is accurate as of: July 31, 2023. This information may have changed after that date. To find out what may have changed, call us at (877)300-5768 or write to us at Northwest Bank, Credit Card Programs, P.O. Box 788, Warren, Pennsylvania 16365.

**Prime Rate:** Variable APR's are based on the 8.50% as of July 31, 2023

**For Purchase APR's, a margin of 11.49% - 18.49% (depending on creditworthiness) will be added to the Prime Rate to determine the Purchase APR.**

**For Cash Advance and Balance Transfer APR's, a margin of 16.49% - 23.49% (depending on creditworthiness) will be added to the Prime Rate to determine the Cash Advance APR and Balance Transfer APR if completed after the first 90 days of account opening.**

**For Introductory APR's, 0.00% for the first 3 billing cycles from the date on each Balance Transfer completed within 90 days of account opening.**

**The maximum APR will be 35.00%.**



**Other Fees & Disclosures:**

Late Payment Fee: \$30.00 or the amount of the required minimum payment, whichever is less, if you are 1 or more days late in making a payment. In the event you make a late payment in any of the six billing cycles following the initial violation, you will be charged \$41.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee: \$37.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$37.00 or the amount of the returned convenience check, whichever is less.

Statement Copy Fee: \$3.00 per statement.

Document Copy Fee: \$3.00 per document.

Rush Fee: \$90.00 Cards sent express will be received within three to five business days.

Stop Payment Fee: Up to \$37.00

Research Fee: Up to \$25.00

