



SOLICITATION  
DISCLOSURE



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

Northwest Business Banking Visa® Credit Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>17.24% 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 6 billing cycles, from the transaction date on Balance Transfers completed within the first 90 days of account opening.  After that, your APR will be fixed at <b>27.24%</b> .
<b>APR for Cash Advances</b>	<b>27.24%</b> This APR is fixed.
<b>Penalty APR and When It Applies</b>	<b>35.00%</b>  This APR may be applied to your account if you: - Make a late payment; or - Make a payment that is returned.  <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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<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>

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$50.00</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>\$15.00</b> or <b>5%</b> of each balance transfer, whichever is greater.
- Introductory Balance Transfer Fee	<b>\$15.00</b> or <b>5%</b> of each balance transfer, whichever is greater.
- Cash Advance Fee	<b>\$15.00</b> or <b>5%</b> of each cash advance, whichever is greater.
- Foreign Transaction Fee	<b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
- Late Payment Fee	<b>\$35.00</b>
- Over Limit Fee	<b>None</b>
- Returned Payment Fee	Up to <b>\$37.00</b>
- Stop Payment Fee	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)."

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late 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: January 1, 2025. This information may have changed after that date. To find out what may have changed, call us toll free at (833)755-1930 or write to us at Northwest Bank, Credit Card Programs, P.O. Box 788, Warren, Pennsylvania 16365.

**Prime Rate:** Variable APRs are based on the 7.75% Prime Rate as of January 1, 2025.

**For Purchase APRs, a margin of 9.49% - 15.49% (depending on creditworthiness) will be added to the Prime Rate to determine the Purchase APR.**

**Balance Transfers and Cash Advances will be charged at the stated fixed rate.**

**Introductory APR:** Balance transfers will apply to transactions posted to your account during the first 90 days following issuance of your card. The APR will be in effect for 6 billing cycles from the date of a completed transfer within the 90 days of account opening.

We will not process any balance transfer requests for credit cards or loans you have with Northwest Bank or its affiliates.

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

## Other Fees and Disclosures

**Annual Fee:** If an Annual Fee applies to your Account, it will be assessed yearly beginning on the anniversary date of your account opening and every year thereafter. This fee will be assessed if the account is open or if you maintain a balance, whether or not you have active charging privileges.

**Balance Transfer Fee:** \$15.00 or 5% of each balance transfer, whichever is greater, will be charged when You transfer a balance from an account or loan of another creditor.

**Cash Advance Fee:** \$15.00 or 5% of each cash advance, whichever is greater, will be charged when a cash advance is obtained from an ATM, Northwest Bank, or other financial institution.

**Foreign Transaction Fee:** 1.00% of each transaction completed in a foreign currency will be charged in U.S. dollars.

**Late Payment Fee:** \$35.00 or the amount of Your required minimum payment, whichever is less, will be charged if payment is 1 or more days late.

**Returned Payment Fee:** Up to \$37.00 or the amount of the required minimum payment, whichever is less, will be charged when a payment is returned for any reason.

**Statement Copy Fee:** \$3.00 will be charged for each copy of a statement requested, except as limited by applicable law and when the request is made in connection with a billing error made by Northwest Bank.

**Document Copy Fee:** \$3.00 will be charged for each copy of any document requested, except as limited by applicable law and when the request is made in connection with a billing error made by Northwest Bank.

**Rush Fee:** \$90.00 will be charged, except as limited by applicable law, each time a Card is requested to be sent express mail and delivered within three to five business days. A Card may also be sent via standard mail service without paying a fee for delivery.

**Stop Payment Fee:** Up to \$25.00 will be charged for any request to stop payment on a check issued against your account.

**Research Fee:** Up to \$25.00 will be charged per hour and will be assessed for time spent in researching something requested with a minimum Research Fee of \$25.00.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents or ask you questions to further confirm your identity.

## CURRENT ACCOUNT INFORMATION

Current Account information is available by mailing us at Northwest Bank, Credit Card Programs, PO Box 788, Warren, Pennsylvania 16365 or call toll free: 1-833-755-1930.

## STATE SPECIFIC INFORMATION

Ohio Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

New York Residents: Northwest Bank may obtain at any time your credit reports for any legitimate purpose associated with the account or the application or request for an account including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer-reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-800-518-8866) for a comparative list of credit card rates, fees, and grace periods.

## REWARDS DISCLOSURE

Your Northwest Business Banking Visa Credit Card is automatically enrolled in the uChooseRewards® Bonus Point Program.

The Program Rules are as follows:

1. Earn points at a rate of 1% per dollar spent on qualifying credit card purchases. uChooseRewards® uses natural rounding logic of points. All fractions of points at or below 0.49 will round down while all fractions of point at or above 0.50 will round up. A qualifying purchase shall mean: (i) a transaction that is charged to an eligible credit card account, and (ii) a transaction that appears on Your statement during the rewards program period. Points are deducted for returns. No Points are earned for finance charges, fees, balance transfers, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your account.
2. Points can be redeemed for rewards available at [www.uchooserewards.com](http://www.uchooserewards.com). Point requirements assigned to any reward are subject to change from time to time without notice, and rewards may be substituted at any time.
3. Points have no cash value. Points cannot be exchanged for cash; used with any other offer, promotion or discount; combined with cash to obtain any rewards; or, earned from or transferred to any other credit and/ or debit card, account or rewards program, unless otherwise specified.
4. Your account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for Your use as a payment method) at the time Your order is received for processing. Northwest reserves the right to suspend Your participation in the Rewards Bonus Point Program until the account is in good standing. Points are forfeited as of the date Your account is closed.
5. Reward Points will be good for a minimum of 3 years (36 months). Reward Points will accumulate for 4 years (48 months) on Your account before the oldest 12 month's Reward Points expire. At 36 months, You will be notified of the total number of Reward Points that were accumulated in the first 12 months, and You will have the opportunity to redeem these points before they expire at month 48.
6. The Rewards Program may be modified, suspended or cancelled, and the redemption value of already accumulated points may be changed, at any time without notice and without restriction or penalty. Changes to the Rewards Program may include, but are not limited to, modifications that affect point accrual and/or expire points based on the term, age and expiration date of the selected option(s). Reward orders must be received on or before the Reward Program end and/or point expiration date. Points may be forfeited due to rules violations. This Rewards Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.