



## Welcome to the Northwest family.

Dear Valued Customer,

As you may know, MutualBank has entered into an agreement to merge with Northwest Bank. This means any deposit and loan accounts you have with MutualBank will be transferred to Northwest when the transaction closes in the second quarter of 2020.

At this time, there's nothing you need to do. Over the next few months, you will be receiving information from Northwest, including a comprehensive, easy-to-follow guide that will provide details about how this conversion affects your accounts and steps you may need to take to ensure a smooth transition. Please watch for these important communications.

Whether you use debit cards, checks or online and mobile banking, we will send you everything you need to manage your accounts. Please connect with MutualBank at your convenience to be sure they have your accurate contact information on file, including address, email address and telephone numbers, and rest assured, we will take good care of you.

As part of this transition, the friendly, knowledgeable MutualBank employees you work with today will continue to serve you as members of the Northwest team.

As a Northwest customer, you'll continue to have access to a large network of branches across four states, more than 55,000 free ATMs worldwide through the Allpoint ATM network and Popmoney person-to-person payments. You'll also gain an enhanced online banking platform with advanced features for businesses and Money Desktop, a planning and budgeting tool to help you manage your expenses and prepare for the future.

For more than 123 years, Northwest has been a trusted bank in its communities. And, while the bank has grown, its hometown approach hasn't changed. As friends, neighbors and long-term partners, Northwest provides caring, personalized service to help customers achieve better living through better banking. Nationally recognized for its commitment to excellence, Northwest has received six J.D. Power awards for customer satisfaction in retail banking, was named by Time's Money Magazine as the best bank in the Mid-Atlantic Region and listed on Forbes' 2019 list of The World's Best Banks. A financially-strong, full-service financial institution, Northwest is dedicated to its employees, customers, communities and shareholders.

MutualBank has been honored to provide many years of dedicated service to the families and businesses of Indiana, and is confident this will continue with Northwest. Thank you for your continued loyalty and trust in our institutions. Please watch for additional information over the coming months.

Sincerely,

Ronald J. Seiffert  
President and CEO  
Northwest Bancshares, Inc.

David W. Heeter  
President and CEO  
MutualFirst Financial, Inc.