

Laura Phelps

From: Sara Frerichs
Sent: Monday, February 23, 2026 8:42 AM
To: NWB-Mortgage Lenders
Cc: NWB-Marketing Team; NWB-Bank Presidents
Subject: FW: [EXTERNAL] Iowa Finance Authority Announces Top Lenders and Realtors®

Good morning!

Congratulations to all of the mortgage loan originators that contributed to Northwest Bank's Iowa Finance Authority Top Lender status! Based on our 2025 production, Northwest Bank achieved Gold Lender by assisting 68 homebuyers achieve homeownership totaling \$10,401,542 in loans. We were ranked 15th in the State of Iowa based on homebuyers helped.

Congrats!
Sara

Sara Frerichs
Director of Credit Administration, EVP

1607 W 18th Street, Spencer, IA 51301
Direct: 712.580.4118 **Mobile:** 712.320.0188
Customer Service: 800.678.4105
NMLS# 488161

[Website](#) | [Email Me](#)

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From: Iowa Finance Authority <ifafyi@email.iowafinance.com>
Sent: Friday, February 20, 2026 2:01 PM
To: Sara Frerichs <sfrerichs@nw.bank>
Subject: [EXTERNAL] Iowa Finance Authority Announces Top Lenders and Realtors®

CAUTION: This email originated from outside of Northwest Financial Corp. Do not click links or open attachments unless you expected the email or have verified its authenticity.



February 20, 2025

Iowa Finance Authority Announces Top Lenders and Realtors®

Congratulations to Iowa Finance Authority's 2025 Top Loan Originators, Lenders and Realtors®. Through our partnerships we were able to assist 2,600 Iowa homebuyers through Iowa Finance Authority programs in calendar year 2025 and we look forward to assisting even more Iowans in 2026!

View award luncheon photos [here](#).

2025 LENDER AWARDS TOP LENDERS BY CATEGORY

DIAMOND LENDER (150 OR MORE)	TOTAL LOAN AMOUNT	HOMEBUYERS
Residential Mortgage Network	\$25,231,426	152

PLATINUM LENDER (100 OR MORE)	TOTAL LOAN AMOUNT	HOMEBUYERS
Wintrust Mortgage	\$23,471,478	120
GreenState Credit Union	\$19,991,738	113
CMG Mortgage	\$15,745,063	100

GOLD LENDER (50 OR MORE)	TOTAL LOAN AMOUNT	HOMEBUYERS
Guaranteed Rate	\$16,724,812	93
HomeServices Lending	\$16,351,966	89
Central Bank	\$15,443,534	85
Frontier Mortgage	\$12,401,000	77
U.S. Bank	\$10,156,076	75
Homeside Financial	\$13,218,624	74
Benchmark Mortgage	\$14,928,635	71
Compass Mortgage	\$14,007,188	71
Land Home Financial Services	\$12,414,853	69
American Pacific Mortgage	\$14,489,576	68
Northwest Bank	\$10,401,542	68
CharterWest Bank	\$10,601,610	58
Veridian Credit Union	\$7,969,367	57
Great Southern Bank	\$8,652,594	51



Northwest Bank

Published by Hootsuite

February 25 at 8:30 AM

The Iowa Finance Authority (IFA) based out of Des Moines, IA recently announced that Northwest Bank has earned IFA's Platinum Lender designation for their outstanding efforts in assisting homebuyers in 2024.

Sara Frerichs, EVP, Director of Credit Administration at Northwest Bank in Spencer commented, "Northwest Bank is committed to helping the communities we serve, and our partnership with Iowa Finance Authority gives us the ability to offer various home loan programs so more individuals and their families can achieve the dream of owning their home."

Member FDIC | Equal Housing Lender | NMLS#486668



NW.BANK

Northwest Bank Receives 2024 Platinum Lender Designation from Iowa Finance Authority

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22

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Top fan

Well done! Congratulations

1w Like Reply Hide



Top fan

Congratulations

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The Roman L. Hruska Law Center
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P.O. Box 95103, Lincoln NE 68509
Phone: (402) 475-1042 Fax: (402) 475-7106
www.nltaf.org doris@nebarfnd.org

December 12, 2024

Northwest Bank
Mr. Louis J. Torchio
14320 Arbor Street
Omaha, NE 68144

Dear Mr. Louis J. Torchio,

The Nebraska Lawyers Trust Account Foundation (NLTA) would like to present you with a Public Service Statement for your CRA file. The participation of Northwest Bank in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One in ten Nebraskan's meet the federal poverty guidelines and thus are eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

Northwest Bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps our fellow Nebraskans. You may wish to visit the NLTA website www.nltaf.org for additional information about the IOLTA program.

Cordially,

A handwritten signature in cursive script that reads "Elizabeth A. Stobel".

Elizabeth A. Stobel
NLTA President
December 2024



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INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

Northwest Bank participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation (NLTA F). The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

Attorney trust accounts are interest-bearing and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to poor and vulnerable Nebraskans.

Semi-annual disbursements from NLTA F are awarded to Legal Aid of Nebraska. Since 1984, the disbursements awarded total \$7,943,500. Through this financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are over 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law matters.

The benefits generated by the IOLTA Program are the results of a collaborative effort of the legal profession and the banking industry working together to help Nebraska's poor. Northwest Bank's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

Elizabeth A. Stobel
NLTA F President
December 2024



██████████ · May 1, 2025, 10:49 · 0 0

Device: [Samsung Galaxy Tab A7 Lite](#) Device language: English



made my life SO MUCH BETTER.



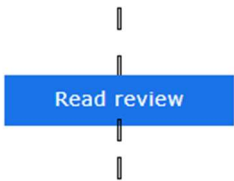
██████████

2 reviews · 0 photos

★★★★★ 3 hours ago NEW

I recently switched to NW, ██████████ has been very helpful.
I love adventure,

Great job, you got a new
4-star review



██████████



Nice, friendly staff.



[Redacted]

Local Guide • 26 reviews • 0 photos

★★★★★ 2 weeks ago

Extremely friendly employees who are very kind, courteous ok and extremely professional & knowledgeable too !



Northwest Bank

Owner

Replying publicly

Thanks [Redacted] for your great review!

36/4,000



[Redacted]

5 reviews • 1 photo

★★★★★ 13 hours ago

[Redacted] (MLO) was top notch in helping me with all the steps involved in the origination of my mortgage with Northwest Bank. As a first-time homebuyer, it was a learning experience for me that [Redacted] facilitated to on a high degree. All details were touched upon with care and consideration, and she answered all my questions I had along with way.

The conversations and activity primarily took place on a remote level, myself being in Waukee IA, and her office in Fort Dodge IA. With that, the whole process was buttery smooth. Thank goodness for E signatures. It too was great having my first mortgage be with my first bank account I've opened in my history, being at Northwest Bank. For those looking for a professional, attentive, and kind MLO, look no further than [Redacted] and at Northwest Bank.



Are you no longer open on Sat morning? Signs on door and drive thru state you are but Saturday morning you were not.

27m Like Reply [Send message](#) Hide



Author

Northwest Bank

Good morning, Happy New Year—and great question. Our lobby and drive-up are open Monday through Friday. However, our Live Bankers at the ATM are available on Saturdays from 8:00 a.m. to 12:00 p.m. and can assist with transferring funds, withdrawing cash, making loan payments, and depositing cash or checks. We'd be happy to follow up to provide more information on how we can assist. Here is more Ames information:

<https://www.nw.bank/locations/detail/ames>

Thank you and have a great day!

2024

Thank You!

NORTH WEST BANK,
THANK YOU FOR SUPPORTING
MY SWINE
PROJECT.



4-H is a **community**
 of **young**
people
across **America**
who are learning
leadership,
citizenship and
life skills.



MURRAY LIONS CLUB

Jamboree 2024

To First National Bank-

The Murray Lions Club would like to thank you for your donation to the 2024 Jamboree! Your contribution goes directly into the community and helps to fund projects like Jamboree, Kids Sight, and Scholarships.

Thank you for partnering with us, and we look forward to doing it again!



East Union Dollars for Scholars

P.O. Box 15
Afton, Iowa 50830

March 17, 2025

Staci Heaberlin
Northwest Bank
100 E. Railroad
PO Box 127
Afton, Iowa 50830

Dear Staci and Northwest Bank:

This letter is to acknowledge and thank you for your charitable contribution to the East Union Dollars for Scholars campaign to raise \$5000 for our endowment scholarship fund at South Central Iowa Community Foundation (SCICF).

You will receive a tax receipt and Endow Iowa Tax Credit information, if applicable, from South Central Iowa Community Foundation.

If you have any questions, please contact me by phone at 641-202-2177, or by email at eastunion@dollarsforscholars.org.

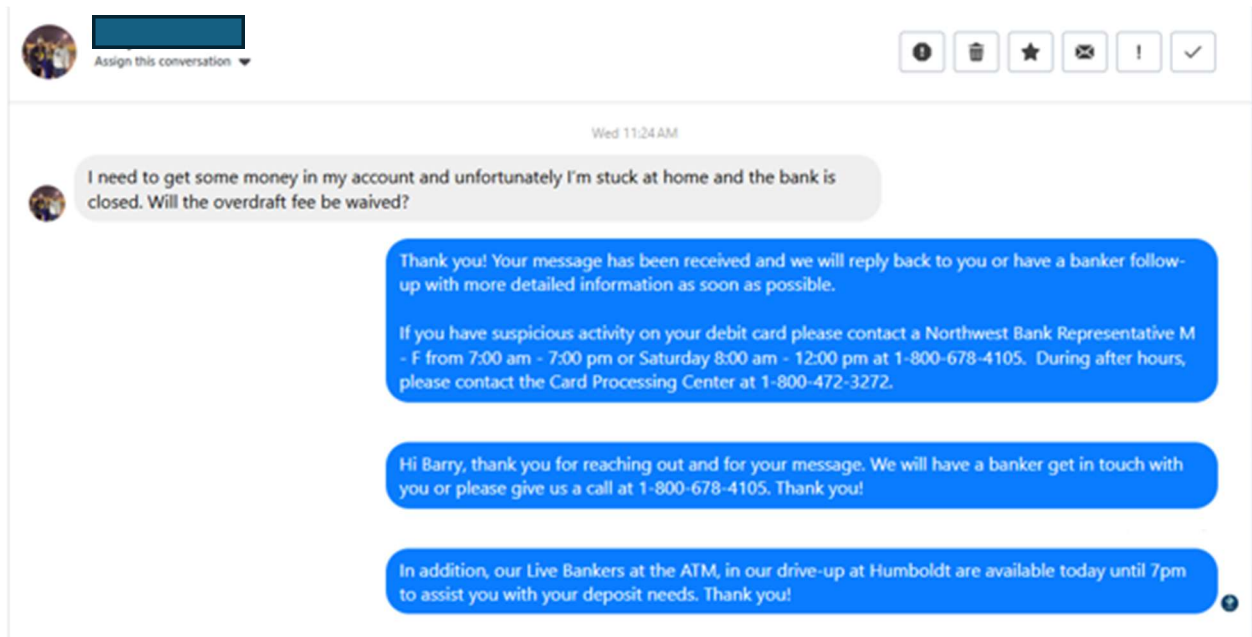
Thank you for helping us provide more dollars in scholarships to assist East Union students wishing to continue their education after high school!

Sincerely,



Sarah Long, Treasurer
East Union Dollars for Scholars

March 5, 2025



The screenshot shows a chat interface with a customer's question and three bank responses. At the top left, there is a profile picture and a name field with the text "Assign this conversation" and a dropdown arrow. At the top right, there are six icons: a person, a trash can, a star, an envelope, an exclamation mark, and a checkmark. The chat content is as follows:

Wed 11:24AM

I need to get some money in my account and unfortunately I'm stuck at home and the bank is closed. Will the overdraft fee be waived?

Thank you! Your message has been received and we will reply back to you or have a banker follow-up with more detailed information as soon as possible.

If you have suspicious activity on your debit card please contact a Northwest Bank Representative M - F from 7:00 am - 7:00 pm or Saturday 8:00 am - 12:00 pm at 1-800-678-4105. During after hours, please contact the Card Processing Center at 1-800-472-3272.

Hi Barry, thank you for reaching out and for your message. We will have a banker get in touch with you or please give us a call at 1-800-678-4105. Thank you!

In addition, our Live Bankers at the ATM, in our drive-up at Humboldt are available today until 7pm to assist you with your deposit needs. Thank you!

The items that overdraw this customer were paid and the NSF fee was refunded, per NWB BSA Officer Sara Harvey.



[Redacted name]

6 reviews • 2 photos



Horrible place. My account was automatically closed due to not having any money in my account. No over due nothing I just didn't have money in the account. And Beacuse I paid my bills and took money out of it. The guy I spoke to got weird about it. Well duh I'm gonna make payments on my bills. I have had it for hardly a few months. Not to mention I had one return to sender which I paid and took care off. And the only reason it happened was Because my account I had attached to it did a payment that pull that I canceled and they did it anyway. I still paid the fee. But closing my account beacuse it didn't have money in it for less than a month is dumb. The lady I worked with was amazing but this guy was super rude wouldn't let me talk kept cutting me off and made me uncomfortable.

Northwest Bank Ames Regional President Doug Ragaller personally reached out to this customer.

This account was opened but ODP was not provided as a result of some minor negative information at account opening. The customer admitted to being behind on rent and needed an account opened into which a 401k withdrawal could be deposited. That deposit was made, and that money was spent and loan payments to a credit union were attempted to be taken from the account, which were returned. The returned item fees resulted in a small overdrawn account. The account sat overdrawn for over 60 days with no additional activity or response, so was then closed.