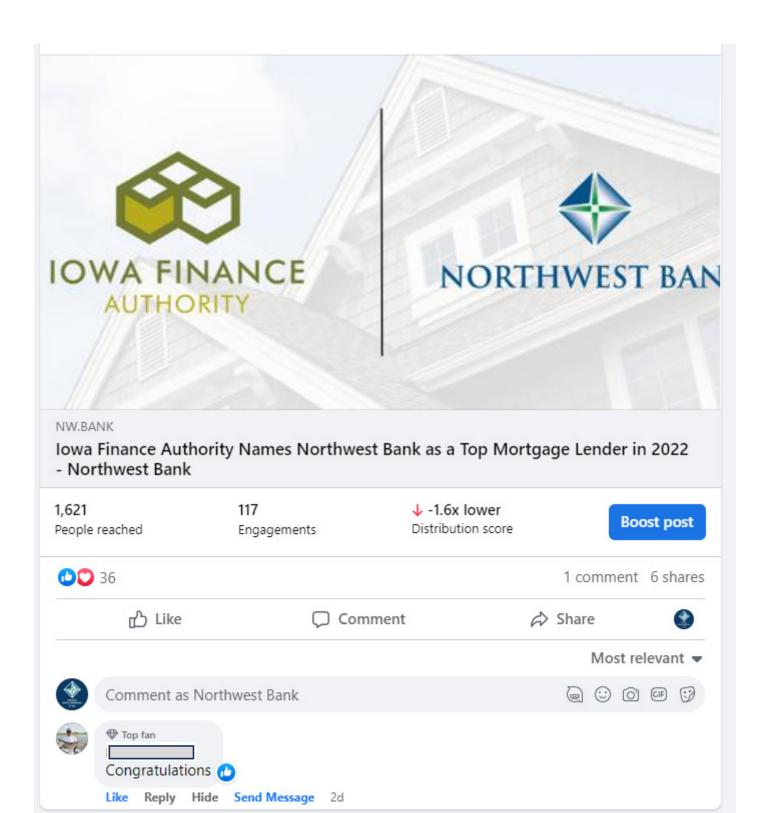
To the employees of Northwest Bank, Thank you so much for your

generous monetary gift you gave to us through the Northwest Cares program after we lost our home in the tornado. We are so grateful for your kindness and generosity and appreciate your support during this difficult time. Thank you once again for thinking of us. It means so much!

Sincerely, Nick, Janet, and Gavin





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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 (NLTAF) 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 NLTAF website <a href="www.nltaf.org">www.nltaf.org</a> for additional information about the IOLTA program.

Cordially,

Elizabeth A. Stobel NLTAF President

Elaboth A. Stobel

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 (NLTAF). 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 NLTAF 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.

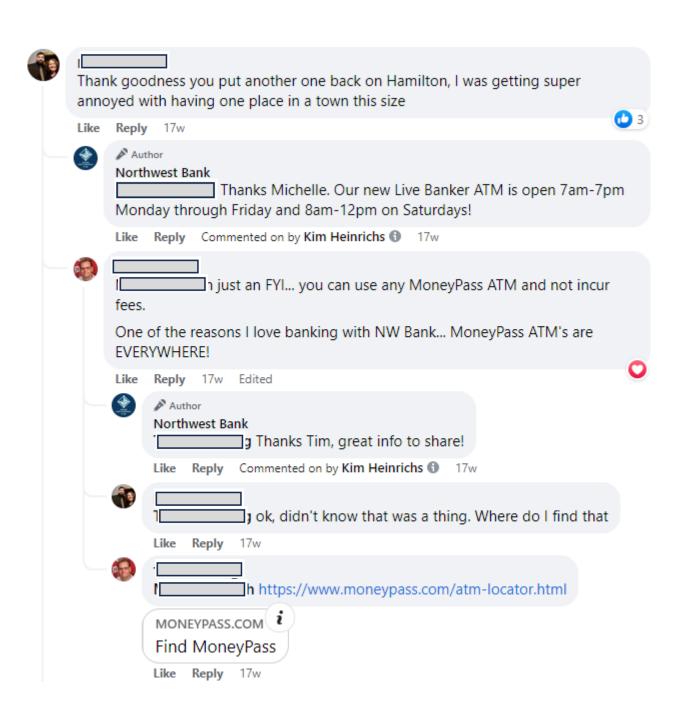
The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as 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 NLTAF President December 2024

Elyaboth A. Stobel





New Live Banker ATM Opening Tuesday, October 18th!

You're invited to stop by beginning Tuesday, October 18th to use our Live Banker ATM located near Bishop Heelan Memorial Field at 1625 Omaha Street in Sioux City, IA - it's convenient and offers extended hours to access our Live Banker through video technology. Watch Our Live Banker Video to learn more today! <a href="https://www.nw.bank/personal/debit-card/atm--live-banker...">https://www.nw.bank/personal/debit-card/atm--live-banker...</a> Member FDIC





Northwest Bank is excited to announce we have purchased a lot at 1625 Omaha Street (next to Heelan Memorial Field), which will offer a 24-hour ATM for public use, and 'Live Banker' service, providing our customers extended banking hours. Northwest Bank will have two locations within Sioux City. Read the full article today.

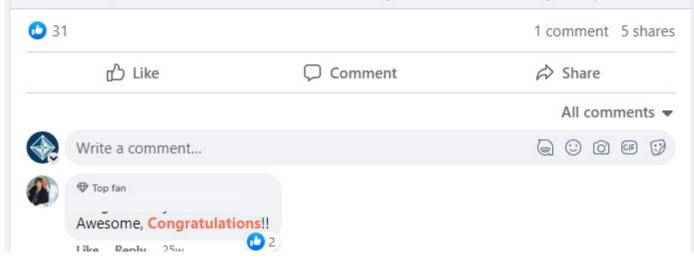
Member FDIC



NW.BANK

## Northwest Bank Adds a New Location in Sioux City! - Northwest Bank

Dan DeBoest, President of Northwest Bank in Sioux City, IA announces that they have purchas...



Calling didn't work. Just basically told there was nothing that can be done. I also hate that the Hamilton location is closed. I only used your bank because it was in walking distance - now if isn't



It

Sat 9:22 AM



I had an overdraft fee after being told yesterday that I wouldn't be charged one due to getting money in before the fee was processed. I understand the overdraft fee, but I didn't even get so much as an apology for misinformation when I called. How can I cancel my account once I pay the overdraft?

Good Morning Schuylar. Please give us a call at 1-800-678-4105 (Monday = Friday 7:00 am = 7:00 pm and Saturday 9:00 am = 1:00 pm CST) and one of our bankers would be happy to discuss your specific account questions. We are sorry to hear that you feel that way as we work very hard to ensure we provide professional and outstanding experiences for our customers. We can have one of our managers follow up with you about your concerns. Thank you and have a great weekend.

Continues Charles of a Decision



People reached Engagements Distribution score

People reached Engagements Distribution score

2 comments 3 shares

Like Comment 
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Most relevant 

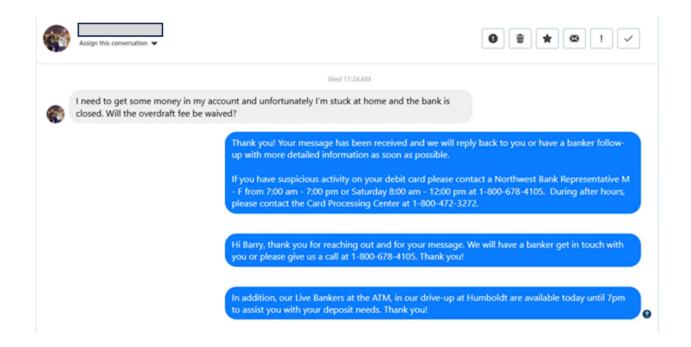
Comment as Northwest Bank

Shake The Lakes · Follow

We could NOT do this huge event without our generous sponsor partners and

community volunteers. THANK YOU, Northwest Bank! >> Fig.

Like Reply Hide 2m



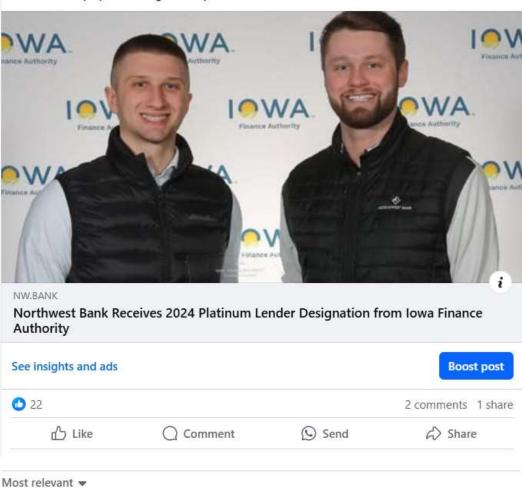
The items that overdrew this customer were paid and the NSF fee was refunded, per NWB BSA Officer Sara Harvey.



The lowa 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 lowa 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







## Northwest Bank received the following Google Review in 2023:



Been with them for 3 years asked for a 2000\$ loan because I'd be out if work for my daughter and they told me no.

Store code: NW

Upon further review, this customer did not meet Northwest Bank's underwriting criteria. In addition, the customer had no qualified co-signer. An Adverse Action Notice, with standard second review, was sent June 28, 2023.

Northwest Bank received the following Google Review in 2024:



I have been a loyal customer of Northwest Bank for more than ten years. I have a car loan with them, and I have always been on top of my payments without going negative or missing any. Recently, when I inquired about getting a debt consolidation loan, I was met with obstacles. Initially, I was told that I would need to close my credit lines in order to qualify for the loan, which would negatively impact my credit score—an option I was not willing to consider. Later, the reason for denying me the loan seemed to change, leaving me feeling frustrated and confused. Ultimately, I found a better rate online that did not require me to close any credit lines. It's disappointing that a small-town bank like Northwest Bank was unable to assist me when I needed help the most. As a result, I have decided to close my accounts with them and seek a new bank that values its customers' needs.



Upon further review, this customer did not meet Northwest Bank's underwriting criteria. In addition, the customer had no qualified co-signer. An Adverse Action Notice, with standard second review, was sent February 14, 2024.



# 8 reviews • 1 photo



Jeff Latterell is fantastic with our business banking. Very accessible, professional, and timely.

Thank you, Jeff!







Words can't explain how great Jessica is! We have purchased multiple homes with her as our originator and the experience has always been excellent. She is knowledgeable, professional, and caring. With each home purchase we always felt comfortable throughout the closing process. Jessica is always a great communicator. Definitely recommend Jessica to anyone looking to purchase or refinance a home!



Jessica Moeller - Mortgage Lender - Northwest Bank Owner

5 weeks ago

Thank you for your great review, Colton! Jessica is awesome! Thank you for being a valued customer.



\*\*\*\*

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.









I've had a good experience with them. The people are always nice and the rates seem competitive.



31 weeks ago

Thanks for your review, Matthew! And being a valued customer. Thanks for banking with us.



Mar 24, 2025, 19:02 6 0 🗗 0

Device: Motorola moto g stylus (2021) [9

Device language: English App version code: 128 App version name: 24.2.50 Android version: Android 11 (SDK 30)



very user friendly!

卤

Mar 25, 2025, 09:32

Thank you so much for your review!

Edit reply



Mar 19, 2025, 12:47 6 0 📢 0

Device: Samsung Galaxy S25+ [9

Device language: English App version code: 128 App version name: 24.2.50 Android version: Android 15 (SDK 35)



Very happy with the friendly service.

卤

Mar 25, 2025, 09:47

- IVIdi 23, 2023, 09.47

Edit reply

Thank you for your review!



M M Mar 14, 2025, 10:03 1 3 4 0

Device: Motorola moto g power (2021) [9

Device language: English App version code: 128 App version name: 24.2.50 Android version: Android 11 (SDK 30)



App is great

Northwest Bank 🔼

10 N 29th Street, Fort Dodge, IA 50501



Great people who care and provide exceptional service!!!

:

Store code: NWB-008