NORTHWEST BANK Consent for Overdraft Services

				Version 100122.1100
Account Informa	tion			
Customer Name				
Address:		Email Address		
		Product Name		
Tax Id Number			DDA	
What You Need to	Know About Overdrafts and Overdraft	t Fees		
We can pay your	irs when you do not have enough money i overdrafts in two different ways:		transaction, t	but we pay it anyway.
2. We also o	<u>standard overdraft practices</u> that come wi offer <u>overdraft protection plans</u> , such as a ard overdraft practices. To learn more, as	link to a savings account,	which may be	e less expensive than
This notice explai	ns our <u>standard overdraft practices</u> .			
What are the <u>stan</u>	ndard overdraft practices that come wit	h my account?		
	and pay overdrafts for the following types			
Checks and o Automatic bill	ther transactions made using your checki payments	ng account number:	(one account numb	er per form)
ATM transacti	orize and pay overdrafts for the following t ions it card transactions	ypes of transactions unles	ss you ask us	to (See below):
We pay overdrafts transaction.	at our discretion, which means we <u>do not</u>	<u>guarantee</u> that we will alv	vays authoriz	e and pay any type of
If we <u>DO NOT</u> auth	horize and pay an overdraft, your transact	ion will be declined.		
What fees will I be	e charged if Northwest Bank pays my o	verdraft?		
Under our standar	rd overdraft practices: e you a fee of up to \$32.00 each time we p			
•	a amount you can be charged for overdraf		00.	
What if I want Nor	thwest Bank to authorize and pay over	drafts on my ATM and e	vervdav deb	it card transactions?
If you also want us www.NW.bank, or	s to authorize and pay overdrafts on ATM complete this form below and present it a Spencer, IA 51301.	and everyday debit card t	ransactions c	all 800-678-4105 or visit
To be completed b	by the Northwest Bank customer (Can l	be signed by any One of	f the owners	on the account):
I want No	orthwest Bank to authorize and pay overd on the account, have the right to revok	rafts on my ATM and eve	ryday debit ca	ard transactions. All
I <u>DO NO</u> transactio	<u>T</u> want Northwest Bank to authorize and p ons.	bay overdrafts on my ATM	l and everyda	ıy debit card
				Employee Initials
				Employee
Customer Signat	ure Date		BR	
				Confirmation Given