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January 14, 2021

Mr. Joshua Kummer
 Northwest Bank
 5700 University Ave.
 West Des Moines, IA 50266

Dear Mr. Kummer:

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 of West Des Moines 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 sixth of Nebraska's population meets 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,

Angelica W. McClure
 President

Enclosure