



NORTHWEST BANK Consent for Overdraft Services

Version 100122.1100

Account Information

Customer Name	<input type="text"/>	<input type="text"/>
Address:	<input type="text"/>	Email Address <input type="text"/>
	<input type="text"/>	Product Name <input type="text"/>
Tax Id Number	<input type="text"/>	<input type="checkbox"/> DDA

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can pay your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We DO authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number:
 - Automatic bill payments
- (one account number per form)

We DO NOT authorize and pay overdrafts for the following types of transactions unless you ask us to (See below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we DO NOT authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Northwest Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$32.00 each time we pay an overdraft.
- The maximum amount you can be charged for overdrafts in a single day is \$192.00.

What if I want Northwest Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions call 800-678-4105 or visit www.NW.bank, or complete this form below and present it at any of our locations or mail to **Northwest Bank, E-Banking, 1607 W 18th St., Spencer, IA 51301.**

To be completed by the Northwest Bank customer (Can be signed by any One of the owners on the account):

- I want Northwest Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. **All owners on the account, have the right to revoke the authorization to opt-in at any time.**
- I DO NOT want Northwest Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Employee Initials

Customer Signature

Date

BR

Employee

Confirmation Given