



2013 ANNUAL DISCLOSURE STATEMENT

NOTICE OF AVAILABILITY

In accordance with Federal regulations, Northwest Bank will provide an Annual Disclosure Statement to our customers, shareholders, and the general public, upon request, containing the bank's financial information for the last two years. This information is updated annually and made available on or before March 31 for the preceding two calendar years. Please note that the Annual Disclosure Statement is not reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation.

To request a copy

of the Annual Disclosure Statement, please contact:

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