



Northwest Bank

Routing Number Change

Overview

Due to enhancements with our Commercial Online Banking (COB) platform, it was necessary for Northwest Bank to update our **former** primary routing number (124103922) with the Federal Reserve to our **new** primary routing number (123206956). As a result, the bank will support **both** routing numbers by way of having a primary and a secondary routing number. There are minor exceptions to the support capabilities, detailed in the Wire Transfer, ACH Payments, Check Positive Pay, and Check Order sections of this document.

Wire Transfer Impact

All **outgoing** Wire Transfers must be sent using the **new** primary routing number of 123206956. There are no exceptions to this process. Outgoing Wire Transfers **must** use the new primary routing number for **all** outgoing wires. Clients are advised to update all outgoing transactions with the new primary routing number of 123206956 immediately. **Incoming** Wires Transfers are accepted with either routing number. Both routing numbers are active with the Federal Reserve, therefore the sender can use either routing number on incoming Wires. Clients are advised to notify the sender to update the routing number within the next 12 months.

Reverse Wire Impact

Incoming Reverse Wire requests are forwarded to the bank from the Federal Reserve. If the request contains either the primary or secondary routing number, the bank honors the Reverse Wire. Outgoing Reverse Wire requests varies dependent upon how stringent the receiving bank is upon receipt of our Reverse Wire request. Existing Reverse Wire agreements note routing number 124103922. All **new** Reverse Wire agreements are to be established with the new primary routing number of 123206956. Clients are advised to update all Reverse Wire transactions with the new primary routing number of 123206956 as soon as possible.

ACH Payments Impact

For clients originating **outgoing** ACH Payment files in a NACHA formatted file, the offset account **must** have the **new** primary routing number of 123206956 in the NACHA file. Clients are advised to update all outgoing transactions with the new primary routing number of 123206956 immediately. **Incoming** ACH files are accepted by the bank with either routing number. Both routing numbers are active with the Federal Reserve, therefore the sender can use either routing number on incoming ACH files. Clients are advised to update incoming ACH Payment transactions with the new primary routing number as soon as possible.

Check Positive Pay

Existing Check Positive Pay clients have a map built in COB, accepting both routing numbers. As new services are opened, Ops Support instructs the use of the new primary routing number of 123206956. Existing clients are advised to update Positive Pay files with the new primary routing number as soon as possible.

Check Order Impact

All check orders completed by Northwest Bank will be printed with the new primary routing number of 123206956 by year end. Clients who generate their own checks or facilitate their own check ordering, are advised to update to the new primary routing number as soon as possible.