
This policy applies to Northwest Bank (“us”, “we” and “our”) accounts (“Account”). Funds availability is to assist the Account Owner (“you”, and “your”) to determine when deposit funds into your Accounts with us will be available to withdraw, whether those withdrawals are made in cash, by check, automatic payment, electronic payment, or any other method we offer you for access to your Account. If deposited funds are not available to you on a given day, you may not withdraw funds in cash, and we may not use the funds to pay items that you have written or honor other withdrawals you request. If we pay items that you have written or honor other withdrawals before funds are available to you, this may result in an overdraft. Please refer to Overdraft Terms and Conditions, for additional information regarding overdrafts.

Your Ability to Withdraw Funds

Our policy is to generally make available certain funds deposited in your Account on the first Business Day after we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day.

Determining the Availability of a Deposit

The day funds become available, and the length of the delay, is determined by counting Business Days from the day of your deposit. If you make a deposit in person on a Business Day when we are open, we will consider that Business Day to be the day of your deposit for purposes of calculating when your funds will become available. If your deposit is made on a Business Day but not made in person, we will consider the deposit made on the Business Day that you made the deposit.

The length of the delay varies depending on the type of deposit and is explained below. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will disclose to you when the funds will be available. This disclosure will be given at the time of deposit. If a hold is placed after the transaction has occurred or on a mail or scanned deposit, written notice will be mailed no later than the next Business Day.

When determining the day your deposit is received, every day is a Business Day, except Saturdays, Sundays and federal holidays.

Same Business Day Availability

Funds from cash deposits, electronic direct deposits and wire transfers to your Account will be available on the Business Day they are received into your Account.

Same Calendar Day Availability

Funds from real-time payments will be available the same day your deposit is received, even if that day is not a Business Day.

Next-Business Day Availability

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first Business Day after the day of your deposit:

- U.S. Treasury checks payable to you.
- State and local government checks payable to you.
- Cashier's, certified, and teller's checks payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, U.S. Postal Service money orders, and traveler's checks, if payable to you.
- Northwest Bank checks payable to you.

Other Check Deposits

If you make a check deposit in person to one of our employees not on the list above, the funds deposited will be available on the first Business Day after the Business Day of your deposit. If the amount of the deposit is not already collected, these checks are subject to a case-by-case delay, but the remaining funds will generally be available on the second Business Day after the day of your deposit.

Holds on Other Funds (Other Accounts)

If we accept a deposit of a check drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another Account with us.

Special Rules for New Accounts

If you are a new client, the following rules will apply during the first thirty (30) Calendar Days your Account is open:

- Funds from electronic direct deposits will be available on the Business Day they are received.
- Funds from cash deposits, wire transfers, and the first \$5,525 of a day's total deposits of U.S. Treasury checks, state and local government checks, cashier's, certified, and teller's checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, U.S. Postal Service money orders, and traveler's checks, if payable to you, will be made available on the first Business Day after the day of deposit. The excess over \$5,525 will generally be made available by the fifth Business Day after the day of deposit.
- Funds deposited from other domestic checks will be made available no later than the fifth Business Day after the day of deposit.

Please also refer to the section titled "Longer Delays May Apply" for additional information.

Longer Delays May Apply

In some cases, we will not make available to you funds deposited by check by the first Business Day after the Business Day of deposit. Depending on the type of check you deposit, funds will be made available to you no later than the fifth Business Day after deposit. Checks payable to you written on Northwest Bank may only be delayed one day additional Business Day, not five.

Funds may be delayed under the following circumstances:

- We believe a check will not be paid (e.g., missing or altered information, invalid endorsements, or notice from the paying bank).
- You deposit checks totaling more than \$5,525 on anyone (1) Calendar Day.
- Your Account(s) has been overdrawn on six (6) or more Business Days in the past six (6) months.
- You redeposit a check that has been returned unpaid.
- There is an emergency (e.g., computer or communication failures) interrupting business operations.

We will notify you of the delay and disclose when the funds will be available. Funds will generally be available no later than the fifth Business Day after the deposit. If the emergency resolves sooner or collection occurs earlier, funds will be made available at that time.

Deposits Not Made in Person

Deposits not made in person may be subject to delays. We reserve the right to reject or reverse deposits not following our guidelines or state/federal regulations. Confirmation or rejection notices will be provided.

ATM Deposits – MoneyPass®

- Cash deposits and U.S. Treasury checks at an authorized ATM through MoneyPass® by 3:00 p.m. PT will be available no later than the first Business Day after the day of deposit.
- For check deposits made at an ATM through MoneyPass® by 3:00 p.m. PT, funds will be available no later than the first Business Day, unless a longer delay is necessary.
- Cash and check deposits made at an ATM through MoneyPass® after 3:00 p.m. or a Business Day we are not open will be considered second Business Day.

To find a deposit accepting MoneyPass® ATM using your Northwest Bank Contactless Debit Card you may search your location at: [Find MoneyPass®](#). (Northwest Bank is not responsible for information provided by the listed financial institution participating in the MoneyPass® network.)

Mobile Deposits (including Remote Deposits)

Check deposits made via our Mobile Deposit or Remote Deposit service will generally be available no later than the first Business Day after the day of deposit unless a longer delay is necessary. Mobile Deposits and Remote Deposits are subject to approved limits specified in the Commercial Online Banking Service Agreement. Please refer to the Commercial Online Banking Agreement for additional details.