

## Introduction

This policy applies to accounts held at Northwest Bank (“us,” “we,” and “our”). It is intended to assist Account Owners (“you” and “your”) in understanding when deposited funds will be available for withdrawal. Withdrawals may be made by cash, check, automatic payment, electronic transfer, or any other method we offer.

## Your Ability to Withdraw Funds

Our policy is to generally make certain deposited funds available on the first (1<sup>st</sup>) Business Day after we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first (1<sup>st</sup>) Business Day after receipt of your deposit.

## Determining the Availability of a Deposit

If your deposit is made on a Business Day but not in person (e.g., by mobile deposit or ATM), we will consider the deposit received on the Business Day it was made. However, availability may vary depending on the deposit method. 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 and disclose when the funds will be available. This disclosure will be provided at the time of deposit or via email to account signers or USPS mailing address for mobile and remote deposits or corrections. Business Days exclude Saturdays, Sundays, and federal holidays.

## Immediate Availability for All Accounts

- Cash deposits, if deposited in person to a Northwest Bank employee
- Electronic direct deposits
- Wire transfers
- The first \$275 from the total of all other check deposits made on any given business day.
- Real-time payments will be available on the same day received, even if that day is not a Business Day.

Cash and wire transfer deposits are subject to the Special Rules for New Accounts, which may delay availability during the first thirty (30) days an account is open. The \$275 immediate availability is subject to the rule outlined in section 'Longer Delays May Apply' and the deposit deadlines in section 'ATM Deposits – MoneyPass®.'

## Next Business Day Availability

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

## Other Check Deposits

These deposits may be subject to a case-by-case delay, but any held funds will typically be available by the second (2<sup>nd</sup>) Business Day after the date of deposit.

## Holds on Other Funds (Other Accounts)

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

## Special Rules for New Accounts

- Funds from electronic direct deposits will be available on the Business Day they are received.
- Funds from cash deposits, wire transfers, and the first \$6,725 of a day's total deposits of checks listed in Next Business Day Availability section will be made available on the Business Day after the day of deposit. The excess will be available by the fifth (5<sup>th</sup>) Business Day.
- Funds from other domestic checks will be made available no later than the fifth (5<sup>th</sup>) Business Day after the deposit.

## Longer Delays May Apply

- 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 \$6,725 on one (1) Calendar Day.
- Your Account 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 interrupting business operations (e.g., computer or communication failure).

## Deposits Not Made in Person

Deposits not made in person may be subject to delays. We reserve the right to reject or reverse deposits that do not follow our guidelines or applicable regulations. Confirmation or rejection notices will be provided.

## ATM Deposits – MoneyPass®

- Cash and U.S. Treasury checks deposited by 3:00 p.m. PT will be available no later than the Business Day after deposit.
- Check deposits by 3:00 p.m. PT will be available the next Business Day unless a longer delay is necessary.
- Deposits after 3:00 p.m. PT or on non-Business Days will be considered deposited on the next Business Day.

## Mobile Deposits (including Remote Deposits)

Check deposits via Mobile or Remote Deposit by 4:00pm PT are generally available no later than the Business Day after the day of deposit unless a longer delay is necessary. These deposits are subject to approved limits in the Commercial Online Banking Service Agreement.

If you have questions or need more information, contact your local branch.

**Boise:** 208-332-0700  
**Seattle:** 206-621-0808

**Coeur d'Alene:** 208-277-9900  
**Salt Lake City:** 801-416-4800

**Lake Oswego:** 503-906-3939