

# Compare the Features of Our Checking Accounts



FEATURE	CHOICE	ELITE	DIVIDEND REWARDS	DEBIT REWARDS
<b>DIVIDEND-EARNING ACCOUNT</b>	No dividends	0.02% APY <sup>1</sup> OR 0.07% APY <sup>1</sup> with \$1,000 minimum in deposits per month	5.00% APY up to \$25,000 if monthly qualifications are met and 20+ debit card transactions <sup>2,3</sup>  4.00% APY up to \$25,000 if monthly qualifications are met and at least 12 debit card transactions <sup>2,3</sup>  0.50% APY on portion of balance above \$25,000 <sup>2</sup> (if qualifications are met) <sup>3</sup>	No dividends
<b>REWARDS</b>	N/A	N/A	N/A	Earn 4.00% cash back <sup>4</sup> on up to \$200 of debit card purchases (\$8/month maximum) if qualifications are met <sup>3</sup>
<b>MONTHLY FEE</b>	No monthly fee	\$10 or no monthly fee if average daily checking account balance is at least \$5,000	No monthly fee	No monthly fee
<b>FREE ATM TRANSACTIONS</b>	FREE transactions at CO-OP ATM™, Alliance One, CULIANCE®, ATM <sup>5</sup> and Northwest Federal ATMs	FREE transactions at CO-OP ATM™, Alliance One, CULIANCE®, ATM <sup>5</sup> and Northwest Federal ATMs  Up to \$10 per month out of network ATM fee refunds available <sup>6</sup>	FREE transactions at CO-OP ATM™, Alliance One, CULIANCE®, ATM <sup>5</sup> and Northwest Federal ATMs  Reimbursement for one nationwide ATM fee incurred (up to \$5) when qualifications are met <sup>3, 7</sup>	FREE transactions at CO-OP ATM™, Alliance One, CULIANCE®, ATM <sup>5</sup> and Northwest Federal ATMs  Reimbursement for one nationwide ATM fee incurred (up to \$5) when qualifications are met <sup>3, 7</sup>
<b>FREE NORTHWEST FEDERAL CUSTOM LOGO CHECKS<sup>8</sup></b>	Free first box of checks	Free check re-orders	Free first box of checks	Free first box of checks
<b>UNLIMITED CHECK WRITING</b>	■	■	■	■
<b>FREE CASHIER'S CHECKS</b>	N/A	■	N/A	N/A
<b>FREE VISA® DEBIT &amp; CARDCONTROL+ APP</b>	■	■	■	■
<b>FREE POINT-OF-SALE CASH BACK</b>	■	■	■	■
<b>FREE ONLINE BANKING &amp; BILL PAY SERVICE</b>	■	■	■	■
<b>FREE STATEMENTS</b>	■	■	■	■

FEATURE	CHOICE	ELITE	DIVIDEND REWARDS	DEBIT REWARDS
<b>FREE TELEPHONE BANKING</b>	■	■	■	■
<b>FREE MOBILE BANKING APP &amp; MOBILE DEPOSIT® SERVICE<sup>9</sup></b>	■	■	■	■
<b>FREE DIRECT DEPOSIT OF YOUR FUNDS</b>	■	■	■	■

<sup>1</sup>APY=Annual Percentage Yield. Fees may reduce earnings on accounts. Dividends are compounded daily and paid monthly. Rate current as of 09/01/2025 and subject to change without notice. Rate may change after the account is opened.

<sup>2</sup>APY = Annual Percentage Yield. APYs accurate as of 09/01/25. When your Dividend Rewards Checking account qualifications are met during a Monthly Qualification Cycle, balances up to \$25,000 receive an APY of 4.00% (or 5.00% when 20 or more debit card transactions are posted). Balances greater than \$25,000 earn 0.50% APY on the portion of balance greater than \$25,000, resulting in an APY for this tier ranging from 4.00% to 1.38% APY (or 5.00% to 1.63% APY when 20 or more debit card transactions occur) depending on the account's balance. APY calculation is based on an assumed balance of \$100,000. Rates and rewards are variable and may change after account is opened. Each individual is limited to being the primary owner on one account. In order to receive reimbursement of one domestic ATM fee (up to \$5/month) incurred, your account qualifications must be met during the Monthly Qualification Cycle. Monthly Qualification Cycle means the period beginning on the first day of the current month and closing on the last day of the current month. Debit card transactions may take one or more days to post to the account and must post during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM transactions, debit card purchases processed by merchants as ATM transactions, transactions made with debit card not issued by Northwest.

<sup>3</sup>Monthly qualifications are: (1) Receive an eStatement each cycle (2) Have at least 12 debit card purchases post to your account each monthly qualification cycle (or 20 or more to earn the higher dividend rate for Dividend Rewards); (3) Have \$500 in ACH deposits post to your account each monthly qualification cycle. Debit card transactions may take one or more days to post to the account and must post during the Monthly Qualification Cycle in order to qualify for the account's rewards. ATM transactions do not count toward earning account rewards.

<sup>4</sup>When Debit Rewards Checking account qualifications are met during a Monthly Qualification Cycle, you will receive 4.00% cash back on up to a total of \$200.00 in debit card purchases that post to the account during that cycle period. A maximum of \$8.00 cash back may be earned per Monthly Qualification Cycle. Rates and rewards are variable and may change after account is opened. There are no recurring monthly maintenance charges or fees to open or close this account. Rewards less than a penny cannot be distributed. This account is not to be used for commercial purposes. Each individual is limited to being the primary owner on one account. In order to receive reimbursement of domestic ATM fees (up to \$5/month) incurred in a statement cycle your account qualifications must be met during the Monthly Qualification Cycle. Qualifications must be met during the Monthly Qualification Cycle. Monthly qualification cycle means the period beginning on the first day of the current month and closing on the last day of the current month. Debit card transactions may take one or more days to post to the account and must post during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM transactions, Debit card purchases processed by merchants as ATM transactions, transactions made with debit cards not issued by Northwest Federal.

<sup>5</sup>No Northwest Federal fee and no surcharge fees apply.

<sup>6</sup>Elite Checking account holders will be refunded a total of up to \$10 in out of network fees and ATM surcharge fees each month. Refunds will be credited at month end.

<sup>7</sup>In order to receive reimbursement of domestic ATM fees (up to \$5/month) incurred in a statement cycle your account qualifications must be met during the Monthly Qualification Cycle.

<sup>8</sup>To receive Northwest Federal logo checks at no charge, your order must be limited to one box per order. Any number of boxes exceeding one per order will be charged to your account.

<sup>9</sup>Message and data rates may apply for mobile banking. Message frequency depends on account settings. To get help with Mobile Banking, call us toll-free at 844-709-8900. Mobile Deposit is a registered trademark of Mitek Systems, Inc. Qualification criteria apply for Mobile Deposit. Mobile Deposit is available for iPhone 4 and later, iPad 3 and later and most Android devices enabled with a camera. iPhone and iPad are registered trademarks of Apple Inc. Android is a trademark of Google Inc.

Fees are current as of 09/01/25 and may be subject to change.

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