FAQs for Score $200 Checking Promotion

What qualifies as a direct deposit for this offer?

A Qualifying payroll direct deposit is a regular periodic payment, such as salary, pension, government payments (for example, Social Security), or other monthly income that occurs as an Automated Clearing House (ACH) credit from your employer.

Deposits that do not qualify include those through the Real-Time Payments (RTP) network, and payments through peer-to-peer networks such as PayPal, Zelle, Venmo or others.

Does my qualifying payroll direct deposit need to be a minimum of $1,000 a month?

No. The **aggregate** amount of qualifying direct deposits per month must equal $1,000 or more. For example, a qualifying $500 payroll direct deposit received biweekly would qualify as long as the total amount posted per month equals $1,000 or more.

What do you mean by "must be in good standing" for purposes of qualifying for this promotion?

A member is in good standing provided there is no account status indicating bankruptcy, foreclosure, repossession, or charged-off accounts.

If I already have a Northwest checking account, can I open a new Choice Checking to qualify?

No. This offer is **only available for members opening their *first-ever* NW checking account** and the new checking account must be a Choice Checking account opened during the promotional period of: 7/27/25-1/04/26.

If I meet the monthly qualifications, when will I receive my $200 bonus?

Once all requirements are met and your checking account has been open for 60 days, you will receive your deposit into the checking account within seven (7) business days, posted only on business days (Mon–Fri, excluding holidays).