

TIME • BANK

WELCOME GUIDE



Letter from Adam Pelzer & Tom Carter

We are thrilled to announce that Time Bank has officially completed the acquisition of Northwest Bank & Trust's community banking activities.

To ensure a smooth transition, we've put together a welcome guide with everything you need to know about your accounts and services. You'll find all the details inside.

We're excited to bring you enhanced banking services as we integrate our systems and resources. Rest assured, we're here to support you every step of the way and answer any questions you may have.

I'm proud to continue serving you in partnership with Time Bank and the Carter family. Together, we are committed to delivering the exceptional banking services you deserve for the long term.

Sincerely,

Adam Pelzer
President – Quad Cities Market

It's an honor to welcome you to the Time Bank family. We're excited to join forces with Adam and the outstanding team you already know and trust, ensuring you receive the same personalized service you've come to expect.

At Time Bank, our culture is built on making banking easy and seamless for you. We are committed to carrying forward this tradition while enhancing your banking experience in meaningful ways.

Thank you for the trust you place in us. We look forward to serving you for many years to come.

Sincerely,

Thomas E. Carter
President & CEO



Important Updates and Information in our Welcome Guide

For regular updates and the fastest answers during our transition to Time Bank, please visit www.northwestbank.com

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T I M E | B A N K

Family-owned.
Family-managed.

About Time Bank

Every aspect of Time Bank is designed to provide our customers with banking service that's both timely and predictably easy for them.

History

In 1995, right as the big banks began to buy up many of the little banks in the great banking consolidation, Gene Carter along with his son Tom opened up the Bank at Talcott and Prospect in Park Ridge, IL. In their first letter to the community, they wrote that their core strategies in running the bank would be to (1) hire courteous and competent employees, (2) invest in and use state-of-the-art technology, and (3) make all loan decisions in house.



Staying true to those strategies has led to the bank's growth. Our community, which was initially very local, is now national. What's remained constant over the years is the bank's ownership and management. We are family-owned and owner-managed. Over the last decade, five of Tom's sons have joined the bank – all of whom are committed to its success: Sam Carter, EVP & Chief Lending Officer, Paul Carter, COO, Joe Carter, EVP & Managing Director – Strategic Initiatives, Tom Carter Jr, VP Lending, and Mack Carter, Loan Officer.

Today, our mission remains centered on serving our customers: to be the bank they deserve.



One of the Strongest Banks

Our financial performance is very very strong thanks to our multi-state lending expertise and conservative banking practices. We have consistently been rated highly by the ratings agencies.

Bauer Financial recommended us as *“one of the strongest banks in the United States.”*

Time Bank Locations

NorthPark Tower

100 East Kimberly Road,
Davenport, IA 52806
563.388.2651

Lobby

Monday – Friday: 9:00am – 5:00pm
Saturday: 9:00am-noon

Drive-Up

Monday – Friday: 8:00am – 5:00pm
Friday: 8:00am – 5:30pm
Saturday: 8:00am – noon

West Davenport

1454 West Locust Street
Davenport, IA 52804
563.388.2534

Lobby

Monday – Friday: 9:00am – 5:00pm
Saturday: Closed

Drive-Up

Monday – Thursday: 8:00am – 5:00pm
Friday: 8:00am – 5:30pm
Saturday: closed

Bettendorf Tower

2550 Middle Road
Bettendorf, IA 52722
563.388.2685

Lobby

Monday – Friday: 9:00am – 5:00pm
Saturday: 9:00am-noon

Drive-Up

Monday – Thursday: 8:00am – 5:00pm
Friday: 8:00am – 5:30pm
Saturday: 8:00am – noon

Park Ridge

626 W Talcott Rd
Park Ridge, IL 60068
847.384.9200

Lobby & Drive-Up

Monday – Friday: 8:00am – 5:00pm
Saturday: 8:00am-1:00pm

T I M E | B A N K

Key Dates &
Top Things to Know

Key Dates

What to expect and when

Week of March 3rd

- New Time Bank Mastercards® Debit Card will be mailed to account holders that previously had a Debit/ ATM card(s) at Northwest Bank & Trust Company. It will include activation instructions.
- **Please activate your new Time Bank debit card immediately** and put it in a safe place until it can be used starting on March 17 at 8:00AM CST.

Friday, March 14

- **Branch Closing:** All branches and drive-up services will close at 3:00PM CST this Friday and will remain closed over the weekend for system updates.
- **Online & Mobile Banking:** These services will be unavailable starting at 3:00PM CST on Friday. Please ensure you complete all transfers, wire transactions, and bill payments before this time.
- **Debit Card Use:** You can still use your Northwest Bank & Trust Company debit card throughout the weekend. However, starting at 3:00PM CST on Friday, there will be a new daily limit
 - Retail purchases (both in stores and online): \$500
 - ATM withdrawals: \$500
 - App-based purchases: services like Uber, Venmo, and other cash apps that use your debit card will not be available over the weekend. Transactions made before 3:00PM CST on Friday will count towards Friday's limits. Transactions made after this time will be subject to the new limits, above.
- **Service Interruptions:** While we do not expect any interruptions in service, it's a good idea to have an alternative payment method available throughout the weekend.
- **Account Balances:** Your account balance will not show any debit card transactions made after 3:00PM CST until Monday, March 17.

Saturday & Sunday, March 15th & March 16th

- Northwest Bank & Trust Company branches and drive-up will remain closed while your accounts transition to Time Bank.
- Northwest Bank & Trust Company's Online and Mobile Banking are discontinued. No access is available until 8:00AM CST on Monday, March 17 using Time Bank's Online and Mobile Banking.

Monday, March 17

- Branch and drive-up will reopen as Time Bank at 8:00AM CST.
- You'll have full access to all your accounts at any Time Bank Branch, ATM, Time Bank Bank Online and Mobile Banking starting at 8:00AM CST.
- Time Bank Mobile Apps are available for download on the Apple App Store and Google Play Store.
- Your Northwest Bank & Trust Company Debit/ ATM card(s) will be turned off at 8:00AM CST. Please use your Time Bank Debit/ ATM card(s) going forward.

CLOSED

OPEN

Top Things to Know and Do



Account Numbers

Your account number will not change, unless otherwise notified individually by mail.



Routing Number

The bank routing number for your account(s) will change to Time Bank's routing number, 071925525, on Sunday, March 16. **Please do not use this number before Monday, March 17.**



Checks

You may continue to use your existing Northwest Bank & Trust's checks for at least 2 years after the conversion. If you wish to order complimentary replacement Time Bank checks, please contact your local Time Bank branch. New check orders will incorporate Time Bank's routing number (above).



Direct Deposits & Automatic / Recurring Payments

Direct deposits & automatic payments (ACH) will continue to work for at least 2 years after conversion, unless otherwise notified individually. This includes payments for subscription-based services, third-party payment services and utilities.

Please update your direct deposit & automatic payments (ACH) with Time Bank's routing number 071925525 no later than **March, 17, 2027** to avoid interruption.



Safe Deposit Boxes

If you have a Safe Deposit Box, there is nothing you need to do at this time. Any changes will be communicated with your next safe deposit box annual billing notice and renewal. At any time, please contact us for a complimentary relationship review.

Safe deposit box annual billing notices are mailed prior to the due date with a 30-day grace period. Safe deposit box contents are not FDIC insured.

You will not be able to access your safe deposit box on Saturday, March 15, since our banking locations will be closed for conversion. You will have full access to your safe deposit box when Northwest Bank & Trust Company Banking centers reopen as Time Bank on Monday, March 17. Please plan accordingly.

Top Things to Know and Do – Online Banking

Login Information

Username: Your current Online/ Mobile Banking username will carry over to Time Bank.

Password: We will provide you with a temporary password prior to conversion. The first time you logon you may use the temporary password or choose the reset password option to access online banking.

Mobile Banking Apps

While you can download the Time Bank Mobile Banking App now, please note that you will not be able to log in until your account has been successfully transitioned. Account access via the app will be available starting at 8:00AM CST on March 17.

IMPORTANT: For Business customers currently using Personal Online and Mobile Banking, please use Time Bank's Bank Online and Mobile Banking after conversion.

Account Alerts

Account alerts will not carry over and will need to be reestablished. The first time you login to Time Bank Online Banking you will be given an option to enroll. We are sorry for any inconvenience.

Online History, Statements and Notices

Your Northwest Bank & Trust Company account history will not be accessible through Time Bank Online Banking, however, 18 months of eStatement history will be accessible through Time Bank Online Banking.

If you currently receive eStatements from Northwest Bank & Trust Company for your deposit accounts, you will begin to receive eStatements from Time Bank.

Some notices will be delivered as paper notices by Time Bank, including overdraft notices, transaction confirmations and payment notices for your deposit account, as well as certain loan-related notices.

Zelle

Beginning on March 17th, if you are a Zelle user at Northwest Bank & Trust Company, you will need to re-enroll to send or receive money with Zelle at Time Bank (this reconnects your account to the service).

Access to Northwest Bank's Zelle will discontinue on March 10th. Scheduled payments and transfers will continue to function through March 14th. Any previous payees and future dated or recurring payments will not convert to the new system.

Top Things to Know and Do – Online Banking

Quickbooks/ Quicken Prior to Conversion

Between March 5th and March 13th please download your history in a format compatible with Quickbooks/ Quicken.

After Conversion (For customers who have their NWB Online Banking Credentials linked with QuickBooks/ Quicken.

On or after March 17th at 8:00AM CST, you will need to connect your QuickBooks/ Quicken account with your new online banking credentials with Time Bank. When connecting your new credentials please make sure to select the correct Time Bank Online Banking Platform. This will be either Time Bank – bank Online or Time Bank – Enterprise bank Online.

Internal Scheduled Transfers Established within Online Banking

Scheduled transfers between your Northwest Bank & Trust Company accounts will need to be re-established. We are sorry for any inconvenience.

Bill Pay

Payees and scheduled payments you have established in Northwest Bank & Trust Company's Bill Pay by 03/14/2025 will automatically transfer to Time Bank Bill Pay at 03/17/2025 at 8:00AM CST.

Items scheduled for payment on or before 03/14/2025 will be processed by Northwest Bank & Trust Company's Bill Pay. Items scheduled for payment beginning 03/17/2025 will be processed by Time Bank Bill Pay. The first time you log in to the Time Bank Bill Pay service, please verify that all your payee and payment information is accurate.

You will not be able to make any changes or cancel any scheduled payments in Northwest Bank & Trust Company's Bill Pay between 03/14/2025-03/16/2025. Any updates and new payments will need to be completed through Time Bank Bill Pay starting 03/17/2025 at 8:00AM CST.

Endorsing Mobile Deposit Checks

Beginning on March 17, we will ask that all mobile deposited check are properly endorsed by signing your name on the back of the check in the designated area and then writing "**For Mobile Deposit Only at Time Bank**".

Approval, pending, and rejected checks and corresponding messages will be provided to customers inside of the Time Bank Mobile App.

Top Things to Know and Do – Debit Cards

Debit/ATM card(s)

If you have a Northwest Bank & Trust Company debit card or ATM card, you'll automatically receive a Time Bank Mastercard® debit card in the mail beginning in March. Activate your card as soon as you receive it and set a reminder to begin using your new card on Monday, March 17 at 8:00AM CST. Until that time, continue using your Northwest Bank & Trust Company's debit card.

For Security reasons, cards are sent in plain white envelopes with no identifying information. Take care not to accidentally discard it.

Your new Debit/ATM card(s) will have a new card number.



If you have recurring payments tied to your Northwest Bank & Trust Company debit card, you will need to contact those companies to provide your Time Bank card information. Don't forget to replace your Northwest Bank & Trust Company debit card with your Time Bank card on any websites where you have your card information stored, including Apple or Google wallet.

Starting March 17, remember to update your new card information anywhere you have your Northwest Bank & Trust Company card(s) saved for automatic payments and digital wallets, including your card management features.

IMPORTANT: We can only send cards to the mailing address on record. Seasonal addresses will not be forwarded. USPS mail does not forward cards. Please contact Northwest Bank & Trust Company as soon as possible at 563.388.2511 to verify your information is correct or to make other arrangements to ensure you receive your card prior to conversion.

Debit / ATM Card Limits

After conversion, your card limits will be set to the following:

- **Personal Debit Cards:**
 - ATM: \$500
 - Point of Sale / Retail Transactions: \$1,500
- **Business Debit Cards:**
 - ATM: \$500
 - Point of Sale / Retail Transactions: \$1,500



Need access to more spending power? If you would like to increase your debit card limit, please give us a call at 563.388.2511 after March 17th.

Top Things to Know and Do



ATM Conversion

We plan on converting the ATMs the week of March 10th. The ATMs may be down temporarily during the conversion. Please plan accordingly.

Wire Transfers

Starting on Friday, March 14, Northwest Bank & Trust Company's wire transfer services will no longer be available. On Monday, March 17, Time Bank's wire transfer services will become available.

In-person: If you currently request a wire transfer with a banker, you can continue to do so at any Time Bank branch.



Incoming Wire Transfers

Your incoming wire transfer instructions will need to be changed on Monday, March 17. The information below provides details regarding the required changes.

Beginning Monday, March 17, you must instruct the entity sending wires to your account to use the Time Bank Routing Number 071925525 and your current account number.

Wires using the Northwest Bank & Trust Company routing number (073900182) will be returned starting 90 days after Monday, March 17th 2025 (on or about June 16, 2025).



Tax Reporting

All tax reporting for 2025 will be provided by Time Bank. If you use history files from online banking to complete your tax reporting, we encourage you to export that data prior to Friday, March 14, to ensure you have access to your information for tax reporting purposes.

Personal Account Transition Guide

As Northwest Bank & Trust Company and Time Bank come together, your account(s) will be transferred to the new Time Bank account that most closely aligns with the features and benefits of your existing account(s). There is no action required on your part.

If you would like a complimentary account review to help determine if your new account best suits your needs, please call 563.388.2511 or visit any Time Bank branch after March 17, 2025.

To give you time to research and decide whether another Time Bank product would better fit your needs, monthly service charges on your Time Bank accounts will initially be waived for a period of time. You will begin seeing monthly service charges on statements received on or after May 17, 2025 if applicable.

What Will My Account Be Called?

If Your Current Northwest Bank Account is:

Your New Time Bank Account will be:

Checking Accounts:

- Value Checking
- Student Checking
- Regular Checking

Personal Checking

**Checking Plus
Checking with Interest**

Checking Plus

Personal Savings Accounts:

- Relationship Savings
- Statement Savings
- Christmas Savings
- Northwest Kid's Club
- Minor Savings

Personal Savings

IRA Savings

IRA Savings

Money Market Premier

Personal Money Market Account

Checking

Savings & Money Market

Business Account Transition Guide

As Northwest Bank & Trust Company and Time Bank come together, your account(s) will be transferred to the new Time Bank account that most closely aligns with the features and benefits of your existing account(s). There is no action required on your part.

If you would like a complimentary account review to help determine if your new account best suits your needs, please call 563.388.2511 or visit any Time Bank branch after March 17, 2025.

What Will My Account Be Called?

If Your Current Northwest Bank Account is:

Your New Time Bank Account will be:

Business Checking Accounts:

- Business Transaction
- Commercial Checking
- Economy Business
- Correspondent Checking

Business Checking

Business Checking with Interest

Business Checking with Interest

Business Savings Accounts:

- Corporate Savings
- Bank Rate Savings

Business Savings Account

Business Money Market Accounts:

- Money Market Premier for Business

Business Money Market Account

Corporate Sweep / Collateralized Repos

Business Transaction
Business Sweep

Corporate Sweep / Collateralized
Repos
Sweep



New offering: Time-Shield Accounts

Access multi-million dollar FDIC Insurance*

When we place your funds from a Time Shield account through ICS or CDARS, that deposit is divided into amounts under the standard FDIC insurance maximum of \$250,000. The funds are then placed in demand deposit accounts or money market deposit accounts (using ICS), or in CDs (using CDARS), at multiple banks. As a result, you can access coverage from many institutions while working directly with just one.

Checking

Saving & Money Market

Specialty

*Time Bank, Member FDIC. Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network appears at <https://intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, CDARS, and ICS are registered service marks of IntraFi Network LLC.

Other Account Transition Guides

Certificate of Deposits

Maximize your savings potential with a Certificate of Deposit from Time Bank, a family-owned and managed bank. Our Certificates of Deposit are a safe and sensible choice, providing a hassle-free way to grow your savings with competitive interest rates and a variety of terms to suit your financial goals. We offer personalized service to help you find the perfect fit for your needs.

Existing CD Accounts: If you currently hold a Certificate of Deposit, rest assured it will seamlessly transition to a Time Bank Certificate of Deposit maintaining the same interest rate and term length. As your Certificate approaches maturity, you will receive a letter with renewal information.

IRA Custodian Update: For those with IRA accounts, we have already transitioned your custodian relationship to Time Bank. This change has been communicated in previous correspondence. No action is required.

Need Assistance? To review your existing accounts or explore new options, Please don't hesitate to contact us at 563.388.2511 at any time.

Loans and Lines of Credit

No Action Required for Existing Loans

If you currently have a loan or line of credit with Northwest Bank & Trust Company, please note that your interest rate and loan terms will remain unchanged at Time Bank.

Automatic Payments: If you're using automatic payments, they will continue seamlessly after the transition. There is no need for you to take any action.

Mailing Payments: Continue to send any payments to:

Time Bank
Attn: Loan Department
100 E. Kimberly Road
Davenport, IA 52806

For any questions regarding your current loan or to discuss new financing opportunities, please contact our team directly at loans@time.bank.

T I M E | • B A N K




Our Banking Solutions

Personal Accounts – Key Features

There are no bureaucracies here, which means getting to the person you need to speak to is fast and easy. You can bank anywhere with us through our Mobile/ Online solutions, giving you access to Zelle, online Bill Pay, external transfers, mobile check deposits, and access to more than 55,000 surcharge-free ATMs.

Convenient digital access and superior customer support.

Whether your goal is lower fees or just a return to a sound, trustworthy bank, Time Bank has you covered.

Key Features	
Time Bank Debit Mastercard	Online Banking
 Allpoint Plus ATM Network*	Mobile Banking
eStatements	Online Bill Pay
 Check Image Access	Send & Receive Money with Zelle
Quicken & Quickbooks (Express Webconnect)	Mobile Deposits
 Online Account Opening from inside Online Banking	Personal Credit Cards**

 New feature available to Northwest Bank & Trust Company customers.

*Look for the Allpoint logo to ensure your transaction will be surcharge free.

**Approval process is required. Fees may apply

***Credit cards are subject to approval. The creditor and issuer of these cards is Elan Financial Services



For Schedule of fees please see page 29 of this document..

Business Accounts – Key Features

There are no bureaucracies here, which means getting to the person you need to speak to is fast and easy. You can bank anywhere with us through our Mobile/ Online solutions, giving you access to Zelle, online Bill Pay, external transfers, mobile check deposits, and access to more than 55,000 surcharge-free ATMs.

Convenient digital access and superior customer support.

Whether your goal is lower fees or just a return to a sound, trustworthy bank, Time Bank has you covered.

Key Features	
Business Time Bank Debit Mastercard	Online Banking
 Allpoint Plus ATM Network*	Online Bill Pay
eStatements	Mobile Banking
 Check Image Access	Positive Pay (ACH & Check)**
Quicken & Quickbooks (Express Webconnect)	ACH Origination**
Online Wire Initiation**	Remote Deposit Capture**
Business Credit Cards***	All-in-one Point-of-Sale with Clover®

 New feature available to Northwest Bank & Trust Company customers.

*Look for the Allpoint logo to ensure your transaction will be surcharge free.

**Approval process is required. Fees may apply

***Credit cards are subject to approval. The creditor and issuer of these cards is Elan Financial Services

For Schedule of fees please see page 29 of this document..

Account Features & Benefits



Mastercard®
Debit Card

Enhanced Debit Mastercard® that doubles as an ATM card and offers additional features, including Contactless Pay, 24/7 fraud protection and other exclusive benefits.



Digital Wallet

Pay on the go. Add your Time Bank Debit Mastercard® to a digital wallet for a new, easier way to make purchases at participating stores and within Apple Pay®, Google Pay™ and Samsung Pay®.



Allpoint® ATM
Network

Provides surcharge-free access to 55,000 worldwide locations found at popular retailers near you, such as Target, Walgreens, CVS, Costco and many more.



Manage Your
Debit Card

View transactions in an easy-to-read format, set limits and alerts and manage card features, all from the mobile app.



Automated
Fraud
Monitoring

Automatically receive a real-time text alert, email or phone call to verify suspicious activity on your Time Bank Debit Mastercard®. Based on your response, we can immediately shut down your card if necessary.



Multi-Factor
Authentication

Protect your account. Multi-factor authentication security via call or text.



Digital Deposits:
Mobile & ATM

Make deposits when and where it's convenient for you—with digital deposits, you can do it on the Time Bank Mobile App, or at a Time Bank ATM.



Online Bill Pay

Pay your bills easily. You set up who you want to pay, when and how much. The payment is deducted from your account and sent to the payee.



eStatements

Reduce paper clutter, lower your exposure to identity theft and get organized. You can view, download and print eStatements.



Zelle®

Quickly send money from your account to another person's account. There is no transfer fee for standard transactions.



Online and Mobile Banking

We know you have enough to worry about. Time Bank aims at providing convenient services on your terms. We offer some of the latest banking technology to make everyday banking easier, anytime, anywhere. Managing your finances and making payments has never been easier. Let's get started.

What You Need to Do to Prepare for the Transition

- Verify your email address is correct in Northwest Bank & Trust's Online Banking.
- Make sure you know your username as it will not be pre-filled when you log in to Time Bank Online and Mobile Banking.
- We will provide you a temporary password prior to conversion. The first time you logon, you may use the temporary password or choose the reset password option.
- For Business customers currently using Personal Online and Mobile Banking, please use Time Bank's "Bank Online" and Mobile Banking after conversion. Your username will remain the same as it is under Northwest Bank and Trust's Personal Online Banking.

Conversion Weekend Impact

- Northwest Bank & Trust's Online and Mobile Banking related services will be discontinued starting Friday, March 14 at 3:00PM CST.
- Starting at 8:00AM CST on Monday, March 17 you will have access to Time Bank's Online and Mobile Banking related services.

Online Banking

Technology has made life easier, and banking better. With Time Bank's Online & Mobile Banking, you can check balances, transfer funds, make mobile deposits, and generally manage your money 24/7.

How to Access Your Account:

You can access Time Bank's Online Banking by visiting www.time.bank Enter your same username, which will be carried over from Northwest Bank & Trust and do one of the following: 1) Enter the temporary password that will be provided to you at a later time, or 2) select the Forgot Password button and create a new password. Then proceed to follow the on-screen prompts and security verification the first time you are logging in.

Mobile Banking with the Time Bank App

Banking the Way You Want.

Bank with convenience by managing your account from your mobile phone or tablet anytime, anywhere. Download Mobile Banking to always have Time Bank by your side!

You will need to download the Time Bank Mobile Banking app from your app store. Access to the app for Northwest Bank & Trust Company customers will not be available until Monday, March 17 at 8:00AM CST.

Once you've downloaded the Time Bank Mobile Banking app, you may sign in. Please see *How to access your account* on pg. 21 for username and password information. Follow the on-screen prompts and security verification the first time you are logging in.

With the receipt of new Mastercards®, all personal users will need to re-enroll in Time Bank's card management features in order to enable controls based on location, spend limit, merchant, and transaction type. Just log in to the Time Bank Mobile Banking app and tap My Cards.



Once enrolled, users will be able to see spending reports, manage travel plans, and report lost or stolen cards. If you are a business currently using Personal Online and Mobile Banking, card management features will be available within Mobile Banking.

Customers will continue to have the ability for mobile check deposits from their mobile device using the Time Bank Mobile Banking app. Mobile Deposit cutoff time will remain at 4:00PM CST. Please see the earlier reminder about proper check endorsements once our conversion into Time Bank is complete. Any items deposited on a nonbusiness day will be processed on the next business day, this includes holidays and weekends.

If you are using the Northwest Bank & Trust Company Business Mobile App, please begin using the Time Bank Mobile App beginning March 17.

Time Bank Mobile App + Digital Wallet by Time Bank Can Revolutionize Your Spending

- **Seamless Integration, Enhanced Control.** Time Bank's mobile banking app elevates your banking experience by integrating a next-generation digital card into a single, unified platform.
- **Customizable Security and Accessibility.** Our digital wallet-ready debit card allows for tailored self-service options, card controls, and alerts, empowering you to decide exactly when, where, and how your card is used.
- **Transparent and Informative.** Stay informed with detailed insights into your spending. Our app provides visibility into both pending and settled transactions, enriched with details such as merchant name, location, and contact information.

Debit Card & Credit Card Solutions

Debit/ATM Card(s)

Your Debit Card Now Supports Contactless Transactions

Your new card from Time Bank will include the latest chip technology, including support for contactless transactions that enable faster, more convenient, and secure ways to access your money. Time Bank debit cards can be used anywhere Mastercard® is accepted.

New Time Bank Mastercards® will be mailed at the beginning of March to account holders that previously had a Debit/ATM card(s) at Northwest Bank & Trust Company. It will include activation instructions.



Ways to Pay with Time Bank Debit Card



Tap



Insert



Swipe

Did you know?

Every chip transaction and every contactless transaction includes a unique code, helping protect against fraud and keeping your information safe

Please activate your new Time Bank debit card immediately and put it in a safe place until it can be used starting on March 17 at 8:00AM CST.

Until that time, continue using your Northwest Bank & Trust Company debit card. If you have any questions, please contact us at 563-388-2511. Starting 8:00AM CST on March 17 use your Time Bank debit card going forward.

Credit Cards

You may continue to use your existing Northwest Bank & Trust Company Visa credit card. As your card expires, you will receive a new Time Bank **Visa** credit card. You can apply for a credit card with Time Bank at any time. To learn more about Time Bank's **Visa** program, please visit: <https://www.time.bank/personal-banking/credit-cards/>

Business / Enterprise Online Banking

Time Bank has a wide range of business banking solutions to meet all of your business needs. You'll find that our state-of-the-art commercial online banking services are effective and easy to use.

If you currently use Business Banking with Northwest Bank & Trust Company, please begin using Time Bank's Enterprise Bank online platform beginning March 17.

What You Need to Do to Prepare for the Transition

- Verify your email address is correct in Northwest Bank & Trust Company's Business Online Banking platform.
- Make sure you know your username as it will not be pre-filled when you log in to Time Bank's Enterprise Bank Online platform.
- On March 17th, prior to signing into Time Bank's Enterprise Bank online platform you will need to select the Forgot Password/ Pin button to generate a password.
- For Business customers currently using Personal Online and Mobile Banking, Please use Time Bank's Bank Online platform and the Time Bank Mobile App after conversion. Your username will remain the same as it is under Northwest Bank and Trust's Personal Online Banking.

Conversion Weekend Impact

- Northwest Bank & Trust Company's Business Online Banking related services will be discontinued starting Friday, March 14 at 3:00PM CST.
- Starting at 8:00AM CST on Monday, March 17 you will have access to Time Bank's Enterprise Bank Online platform.

Cash Management Solutions

Your current cash management products and account settings will carry over to Time Bank.

Cash Management Services	
Online Wire Initiation (USD & Foreign Currency)	ACH Origination
Fraud Tools: Positive Pay (ACH & Check)	Remote Deposit Capture
Zero / Target Balance Accounts	Business Debit Cards
Clover® All-in-one Point-of-Sale Solutions	Business Credit Cards

Approval process is required, Fees may apply

Time Bank's Allpoint ATM Network

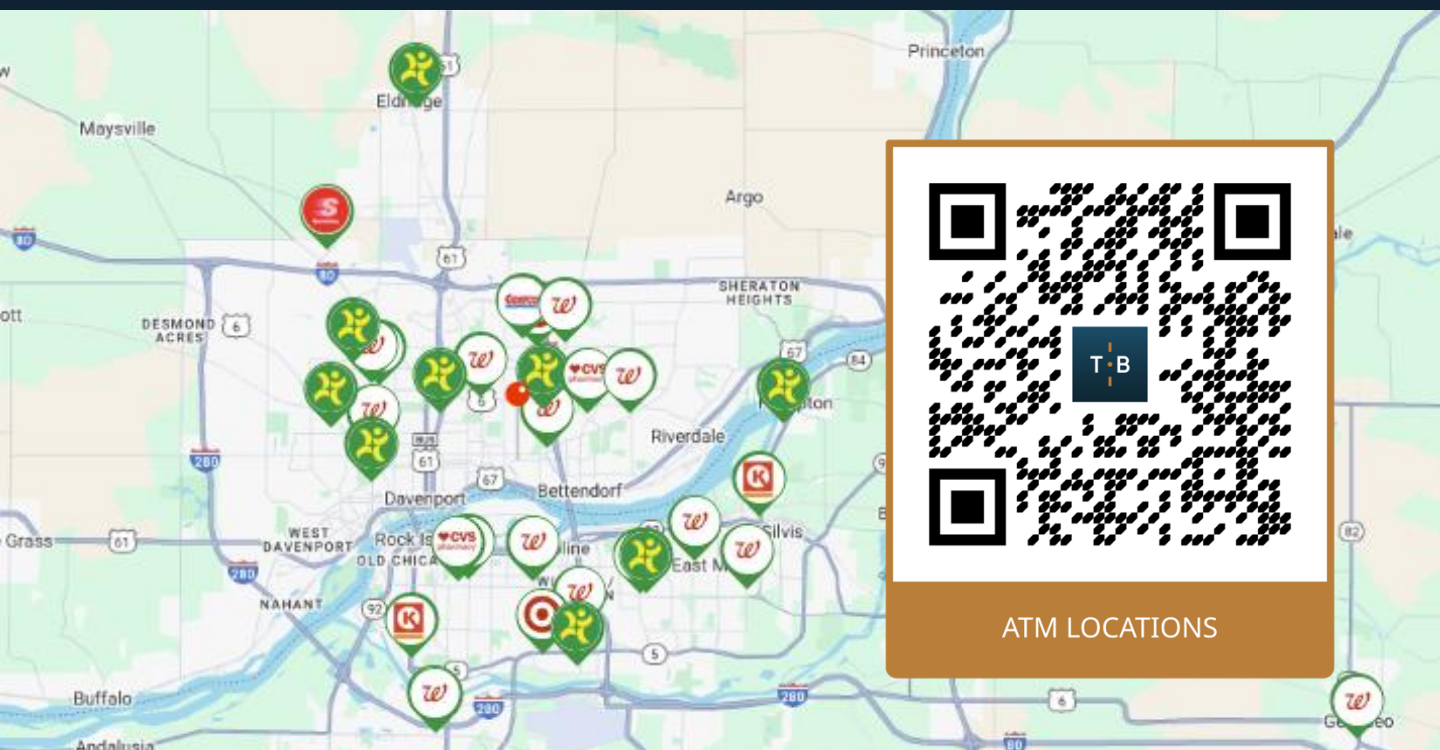
Over 55,000 surcharge-free ATMs worldwide

At Time Bank, we understand that access to your funds on the go is crucial. That's why we've partnered with the Allpoint ATM network, one of the largest surcharge-free networks in the world, to ensure that no matter where you find yourself, your money is just a step away.

Unmatched Accessibility: Enjoy access to over 55,000 surcharge-free ATMs worldwide through the Allpoint network. Whether you're traveling domestically or internationally, locate an Allpoint ATM near you with just a few taps using the Allpoint mobile app or web browser.

Secure Transactions: Our partnership with Allpoint ensures that each transaction you make is safe, giving you peace of mind every time you access your funds.

Extended Banking Reach: Our collaboration with Allpoint extends your banking reach beyond our local branches and ATMs, providing you convenient locations at major retailers, grocery stores, and pharmacies across the globe.



We're here to help! ☎ 563-388-2511 or visit one of our branches.



Overview of Changes & Schedule of Fees

New Statement Cycles for Your Account

Statement Cycle Conversion

Please see the below updated statement cycle schedules that will go into effect on March 17. If you have any questions concerning your statement cycle or would like to request a new statement cycle, please give us a call at 563.388.2511.

Your Current Statement Cycle	Your New Statement Cycle (Beginning March 17)
Statements created during the 1 st week of the month	Statements created on the 1 st day of the month
Statements created during the 2 nd week of the month	Statements created on the 7 th day of the month
Statements created during the 3 rd week of the month	Statements created on the 15 th day of the month
Statements created during the 4 th week of the month	Statements created on the 23 rd of the month

Time Bank Funds Availability & Cut-off Times

Regulation CC Funds Availability Disclosure

Your ability to withdraw funds at Time Bank. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. Our cut-off hours are as follows:

5:00pm CST Monday thru Friday

If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first **\$225** of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than **\$5,525** on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is 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. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited

Special Rules for New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, Wire transfers, and the first **\$5,525** of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over **\$5,525** will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first **\$5,525** will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

Deposits at Automated Teller Machines. Due to the cut-off or settlement time of 2:00 pm, Central Time, there may be a delay of one day between the time a deposit is made and when it will be available for withdrawal.

Schedule of Fees

Time Bank Schedule of Fees

ATM/ Debit Card Replacement	\$5.00
Cashiers Check****	\$5.00
Money Orders****	\$3.00
Telephone Transfers****	\$4.00
Stop Payments****	\$29.00
Wire - Domestic Outgoing	\$30.00
Wire - Domestic Incoming	\$10.00
Wire - International	\$50.00
Closed Account Fee (First 90 Days)	\$5.00
ACH Initiation Fee	\$30.00
Foreign Currency – Selling Cash/ coins	\$30.00
Transfers to bring account positive****	\$4.00
Return Item Fee	\$4.50
Daily Overdraft Fee (Starting the third business day an Account is overdrawn)*	\$5.00
Overdraft/NSF*	\$29.00 per presentment
Research Fee	\$30.00 per hour + \$1.00 per page
Statement Copy	\$5.00
Notary***	No Charge
Collection Fee	\$15.00
Incoming Drafts	\$25.00
Legal Fee (Citations, Garnishment, etc.)	\$125.00
Vehicle Stickers	\$3.00
Dormant Service Charge (Over 1 Year and balance less than \$500) – Savings Only	\$10.00 Quarterly
Dormant Service Charge (Over 1 Year and balance less than \$1,000) – DDA Only	\$8.00 Monthly
Money Market Accounts:	\$5.00 each
Withdrawals in excess of six per statement cycle**	
Savings Accounts Only:	\$2.00 each
Withdrawals in excess of six per quarter**	
Coin Counting Fee***	No Charge, unless the daily deposit total exceeds \$1,000. If the total exceeds \$1,000 then a fee equal to 10% of the amount over \$1,000 will be charged.

*Your account can become overdrawn by any debit that makes your account negative like one of the following transactions a check, an ACH or a represented item. (Not an exclusive list)

**Will show as debit items and be reflected under services charges on your statement

***This service is only available to bank customers.

****Fees are subject to state and local sales tax. If state or local tax applies to an account or service, taxes are in addition to the fee amount listed.

Revised 02/2025

Checklist

All Depositors

- Verify your email within Northwest Bank & Trust Company's online banking platform**
- Activate your new Time Bank Debit & ATM card upon receipt.**
- Keep using your old card until March 17th
- Online Banking History**
- Please note that online banking activity after conversion will only contain transaction history from March 1st, 2025, onward and accumulate for up to 18 months. If you need transaction activity going back further, your statements will be available online after conversion (expanded to include up to 18 months). We recommend downloading statements and other transaction histories prior to March 14th.

Cash Management Clients

- Submit final ACH batches to settle by Friday, March 14th at 3:00PM CST.**
- Submit final batches on the current system no later than Friday, March 14th at 3:00PM CST. Any batches scheduled for settlement after March 14th will not be processed.
- Recurring ACH Transactions**
- Recurring ACH transactions will need to be reinitiated after conversion. All recurring transactions under the ACH Origination platform will be moved to Templates. You will then need to select the template(s) transaction and re-initiate your recurring file(s).
- Submit wires by Friday, March 14th at 1:00PM CST.**
Submit wire transfer requests on the current system no later than Friday March 14th at 1:00PM CST.
- Print and save your current wire templates**
- Print and save current templates and recurring wire recipients as these will not convert to the new system. Wires submitted with settlement dates after Friday, March 14th will not be processed.

QR Codes

[Download Time Bank Mobile](#)
- [Apple app](#)



[Download Time Bank Mobile](#)
- [Google App](#)



Order New Checks
Give us a call or [click here](#)



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FAQs

Frequently Asked Questions

GET THE ANSWERS YOU'RE LOOKING FOR

Online and Mobile Banking

Q. When can I access my account through Online Banking using the Time Bank website?

A. Starting at 8:00AM CST on March 17th you will have full access to all your accounts using Time Bank's Online and Mobile Banking.

Q. When can I download the Time Bank Mobile Banking App?

A. You may download the Time Bank Mobile Banking App at any time, but you will not be able to log in until 8:00AM CST on March 17th.

Q. If I'm a business but currently use Personal Online Banking, do I continue to use Personal Online Banking?

A. For business customers currently using Personal Online Banking, beginning on March 17, please use Time Bank's "Bank Online". Your username will remain the same as it is under Northwest Bank and Trust's Personal Online Banking.

Q. Will there be changes to my current online bill payments?

A. No, your current Bill Pay settings and recurring payments will carry over to Time Bank.

Q. Will there be changes to my current online transfer settings?

A. Yes, scheduled transfers between your Northwest Bank & Trust Company accounts will need to be re-established. We are sorry for any inconvenience.

Deposit Accounts

Q. Will my deposit account number change?

- A.** No, your account number will not change, unless otherwise notified individually. Please note that Time Bank's routing number is 071925525.

Q. Do I need to change my direct deposit or automatic payments?

- A.** Direct deposits & automatic payments (ACH) will continue to work for at least 2 years after conversion, unless otherwise notified individually.

Please update your direct deposit & automatic payments (ACH) with Time Bank's routing number 071925525 within the first 2 years to avoid interruption.

Q. When will I receive my statements?

- A.** You might start receiving your statements at a different time of the month. Most will be at the end of each month. Please see pg. 27 for more detail

Loan Accounts

Q. Will my loan account number change?

- A.** No, your loan account number will not change.

Q. Will the terms of my loan(s) change?

- A.** No, your interest rate and other loan terms will remain the same at Time Bank after conversion.

Q. How can I make a loan payment?

- A.** If you use auto payments with your Northwest Bank & Trust Company loan, they will continue after the transition. No action is required on your part.

If you mail your payment, you may continue to mail your loan payments to:

Time Bank
Attn: Loan Department
100 E. Kimberly Road
Davenport, IA 52806

For specific Loan Administration questions please email: loans@time.bank

Frequently Asked Questions

CONTINUED

Debit/ATM Cards & Checks

Q. Will I receive a new Time Bank card?

- A.** Yes, new Time Bank Mastercards® will be mailed to account holders that previously had a Debit/ATM card(s) at Northwest Bank & Trust. They will include activation instructions.

Please activate your new Time Bank debit card immediately and put it in a safe place until it can be used starting on March 17 at 8:00AM CST.

Q. Can I use my Northwest Bank & Trust card over the conversion weekend?

- A.** Yes, you can still use your Northwest Bank & Trust Debit card throughout the conversion weekend. Please note, starting Friday March 14, at 3:00PM CST you will be limited to \$500 per day for retail purchases and \$500 per day for ATM transactions. Retail purchases and ATM transactions are considered separate. In-app purchases, such as Uber, Venmo, or similar cash apps that use your debit card will be unavailable. Balance changes will not be updated until end of day, Monday, March 17. Although we do not anticipate an interruption in service, please be prepared to use an alternative form of payment throughout the conversion weekend.

Account balances will not reflect any debit card transactions that occur after 3:00PM CST until Monday, March 17.

Q. What are my new debit card daily limits?

- A. Personal** - Your daily debit card limits will remain at \$500 for ATM transactions but increase to \$1,500 for retail purchases.

Business – No Change

Q. Can I use my Northwest Bank & Trust checks?

- A.** You may continue to use your existing Northwest Bank & Trust checks for at least 2 years after the conversion. If you wish to order complimentary replacement checks, please contact your local Time Bank branch at 563.388.2511

Miscellaneous

Q. What will happen to my safe deposit box?

A. You will continue to access your same safe deposit box at the same location and with the same annual fee until first renewal.

Q. Can I use Northwest Bank & Trust deposit slips after the conversion to Time Bank?

A. No, starting Monday, March 17th you will need to use Time Bank deposit slips. If you would like a small supply, please visit any Time Bank branch and a banker will gladly assist.

Q. Are my deposits FDIC insured?

A. Yes, there will be no changes to your FDIC insurance now or after the merger. Your accounts will continue to be covered by the standard maximum deposit insurance amount of \$250,000 per depositor.