

GO! Rewards Terms and Conditions

Northwest Savings Bank is an official member of Visa U.S.A., Inc. and issues the Northwest Visa Check Card (or Debit Card) (hereinafter referred to as "Visa Card," or "Card," unless otherwise stated). The words "cardholder," "you" and "your" mean the individuals who use the Visa Card(s). The GO! Rewards from Northwest Savings Bank program ("Program") is a promotional incentive program offered by Northwest Savings Bank. Under the Program, you earn points every time you make an "Off-Line" or "On-Line" purchase transaction with an eligible Visa Card. You can use these points to obtain travel rewards, gift certificates/cards, merchandise, and much more (referred to generally as "Rewards").

For Northwest Business Check Cards (or Debit Cards), these terms and conditions apply, as indicated herein, both to the business (the "Business") that has contracted with us for the issuance of the Visa Business Card(s) and the individuals who use the card(s) ("you" or "cardholder").

By participating in the Program through the redemption of points accumulated, you and the Business, as applicable, are agreeing to be bound by the following terms and conditions contained herein. In addition to these terms and conditions, your Northwest Cardholder Agreement and Disclosure Statement (the "Cardholder Agreement") with us relating to your use of your Northwest Visa Check Card and/or your Deposit Agreement and Disclosures for Personal Accounts and/or Commercial Accounts (the "Deposit Agreement") with us relating to your use of your Northwest Visa Check Card also shall continue to govern your Visa Card. In the event of a conflict between the Cardholder Agreement, Deposit Agreement, and these terms and conditions, these terms and conditions shall govern in any matter relating to the Program.

Changes to the Program

We may modify, restrict or change the Program at any time. Changes may include, but are not limited to, changing the number of points you earn for a particular type of transaction, activity or the number of points you need to reach a particular Reward tier or to redeem a particular Reward, or omitting or adding reward levels or categories, or changing the selection of Rewards, or imposing, increasing or eliminating point caps or Program fees, or changing the conditions under which points expire or are forfeited. We will notify you, and through notification to you, notify the Business, as applicable, of material changes to the Program terms and conditions and, unless you or the Business, as applicable, decide to terminate your Program participation, you will be bound by the revised terms and conditions. We also reserve the right to suspend or terminate the Program, or the Business' or your participation in the Program, at any time without compensation to the Business or you.

Eligibility

Visa Debit "Check" Cards issued by Northwest Savings Bank may be eligible to participate in the Program. We reserve the right to determine in our sole discretion whether a particular Visa Card or cardholder is eligible to participate in the Program.

Qualifying Transactions

Qualifying transactions consist of both Off-Line (signature-based) and On-Line (PIN-based) purchase transactions.

An "Off-Line Purchase" transaction is any signature-based purchase, Internet purchase, telephone or mail order purchase, bill payment, or small dollar purchase for which you are not required to sign made with a Visa Card, which is processed or submitted through the Visa U.S.A. Inc. transaction processing system. You must sign for all in-store purchases you make with a Visa Card in order for such purchases to be deemed Offline Purchases. PIN-based or "On-Line Purchases," cash advances, ATM transactions, fees charged by us (for example, annual fees, finance charges, and related service charges, if any apply), payments made for pre-paid and re-loadable cards such as certain gift cards, or payments made for payment instruments that can readily be converted to cash (for example, money orders, wire transfers, and similar products or services),

or transactions that are not processed or submitted through the Visa U.S.A. payment system are not Off-Line Purchases. We reserve the right to determine in our sole discretion whether a particular Visa Card transaction is an Off-Line Purchase. Refer to the Points paragraph below to determine how many points are earned for each Off-Line Purchase.

An "On-Line Purchase" transaction is any PIN-based point-of-sale (POS) purchase. A Personal Identification Number (PIN) must be used when paying for purchases with a Check Card in order for such purchases to be deemed an On-Line Transaction. Off-Line purchases, balance transfers, and ATM transactions are not On-Line Purchases. We reserve the right to determine in our sole discretion whether a particular transaction is an On-Line Purchase. Refer to the Points paragraph below to determine how many points are earned for each On-Line Purchase.

Earning Points/ Maximum Points/Transfers

You will earn:

a) One (1) reward point for each \$1.00 of an Off-Line Purchase made with your consumer Visa Check Card; b) one (1) reward point for each \$1.00 of a Off-Line Purchase made with your Visa Business Check Card. Purchase amounts, including tax, will be rounded to the nearest whole dollar amount to determine the number of points to be posted to your Rewards Account. When making an in-store purchase (at a store, restaurant, or other merchant location) with your Visa Card and you are presented with a choice of "credit" or "debit/ATM," choose "credit" to ensure you will be asked to sign for your purchase and earn reward points for Off-Line purchases.

b) One (1) reward point for each \$2.00 of an On-Line Purchase Transaction made with your consumer Visa Check Card; b) one (1) reward point for each \$2.00 of a On-line Purchase made with your Visa Business Check Card. Purchase amounts, including tax, will be rounded to the nearest whole dollar amount to determine the number of points to be posted to your Rewards Account.

For all participating cards, there is no cap to the number of rewards points you can earn. Individual points may be redeemed for a period of 48 months from the date of issuance. Points older than 48 months will be considered "Expired" and will be deducted from your available point balance.

Points have no cash or other value, except to obtain Rewards. You may not purchase points or sell your Rewards Account. You may only transfer points to, from, and between your Rewards Account(s). All accounts must be owned by you.

Any returns, credits, or chargebacks earn "negative" points, and such "negative" points will reduce the total points posted to your Northwest Rewards Account. If at any time a Visa Card account is not in good standing, Off-Line Purchases and/or On-Line Purchases you make while the card is not in good standing may not accrue any points, which we will determine in our sole discretion. Occasionally, we may authorize an adjustment to your rewards point balance.

Bonus Point Awards

You may receive reward bonus points in connection with other identified promotions. The rules for each bonus offer can vary, including how the bonus is earned, and when the offer starts and expires. Other important terms and conditions may apply. It will generally take 6 to 8 weeks for bonus points to post to your Rewards Account, but in some cases it may take up to 90 days. All reward bonus points are subject to the same point redemption and expiration rules as the points you otherwise earn for your Off-Line and On-Line Purchase transactions.

If you have questions related to your Rewards Account, or general questions related to the GO! Rewards from Northwest Savings Bank program, please contact Northwest Direct at 1-877-672-5678, Option #4.