

# Northwest loans

## Frequently asked questions

Got questions? We have answers. From questions about interest to making payments, we have a list of questions and answers to guide you along.

### Q: Is the interest paid on my Home Equity Loan tax deductible?

A: Any questions you have concerning tax liability and deductions, we recommend you contact your tax advisor.

### Q: Can I have my loan payment made automatically each month?

A: Yes, you can have automatic payments made from your Northwest checking or savings account on a monthly basis.

### Q: How much does it cost to apply for a mortgage?

A: Prequalification is free!

### Q: Can I pay my loan through online banking?

A: Yes, you can pay your loan directly through our online banking platform. Simply visit our online banking platform to sign up if you haven't already.

### Q: Can I make principal only payments to my loan through online banking?

A: Yes, as long as you have both your loan and a checking or savings account on your online banking profile you can designate funds to go to the principal balance of any loan (as long as no payments are past-due).

### Q: How else can I make a payment?

A: If you're a customer with a Northwest loan, we want to make it easy for you to make your payments. Here are the different ways you can pay your Northwest loan:

- Through the mail. Use your coupon book and mail payments to:
  - For personal customers: Northwest Bank, P.O. Box 3001 Warren, PA 16365
  - For business customers: Northwest Bank, P.O. Box 3000 Warren, PA 16365
- By calling Bankline, our 24/7 automated telephone banking service
- Through online banking
- In person at any of our local offices
- Using BillMatrix. A \$9.95 fee applies for this service.