

NBT Bank

Credit, Deposit and Other Services

CREDIT SERVICES

Below is a list of the specific types of credit NBT Bank is prepared to extend within its local communities. These credit services are available at or through our banking offices.

CONSUMER LOANS
Direct Loans - secured and unsecured loans to individuals for personal, family or household purposes:
<ul style="list-style-type: none">• Private Higher Education Loan Referrals through Sallie Mae• Personal Loans (secured and unsecured)• Property Improvement Loans (secured and unsecured)• Motor Vehicle Loans• Recreational, Motor Home, Travel Trailer and Marine Loans• Personal Overdraft Line of Credit• Star Access Line of Credit• Credit Card Referrals (VISA® offered through Elan Financial Services)
Indirect Dealer Finance
<ul style="list-style-type: none">• Motor Vehicle• Recreational• Travel Trailers• Marine• Motorcycles
Solar Loan Products (Sungage)
<ul style="list-style-type: none">• Secure Loan secured by solar equipment
Agricultural Credit Department – NBT Bank maintains a separate Agricultural Loan Department staffed by trained professionals in Agricultural Lending. A variety of loan terms and conditions are available.
<ul style="list-style-type: none">• Short term operating expenses• Livestock and/or equipment purchases• Purchase or construction of farm properties• Remodeling and renovation of existing facilities• Preferred Farm Service Agency Lender• Small Business Administration Guaranteed Lender• Approved Farmer Mac (Secondary Market) Lender• New York State Link Deposit Program - New York Business Development Corp (NYBDC) participant• Cash Management with Sweep Accounts and Online Banking
Real Estate Loans – loans secured by real estate individuals for the purchase, construction, rehabilitation or refinance of the one-to-four unit residential property.
<ul style="list-style-type: none">• Conventional Fixed Rate Programs• Conventional Adjustable Rate Programs (3/6 Year, 5/6 Year, 7/6 Year and 10/6 Year)• 3/6 ARM Land Loan• Jumbo and SUPER Jumbo Fixed and Adjustable Rate Programs• Rehabilitation Programs• Bi-Weekly Payment Options• Construction to Permanent Financing• Construction End Financing• Investment Property• Fixed Rate Second Mortgage• Home Equity Lines of Credit (revolving lines of credit)• Special Programs in Conjunction with Local Not-for-Profit Housing Agencies with grants for closing costs and down payment assistance• Modular, Panelized, Log, Double and Triple wide Manufactured/Mobile Home Loans• First Time Home Buyer Programs with low down payments• FHA

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- VA
- SONYMA
- USDA Rural Housing Program

Commercial and Industrial Loans – secured and unsecured loans to proprietorships, partnerships, limited liability companies, limited liability partnerships and corporations, non-profit organizations for small and large concerns related to the purpose of...

- Working Capital Lines of Credit
- Equipment Financing
- Business Expansion/Acquisition
- Acquiring, constructing, or renovating office buildings, rental stores, medical facilities, warehouses, industrial properties, multi-family properties, residential subdivisions and mobile home parks
- Mortgages and other non-mortgage financing for debt refinancing and shareholder buyouts.
- Letters of Credit
- Credit Card Merchant Program and Business Credit Cards.
- Government Guaranteed Loan Programs include: United States Small Business Administration (SBA); USDA Rural Development Loans through the Business and Industry and Community Facility Programs.
- Loan Participations – NBT partners with community banks, local Industrial Development Agencies (IDA's), and Certified Development Corporations to extend credit to entities who may require more flexible credit terms.
- NYS Linked Deposit Loan program – NYS Interest Rate Subsidy Program
- Loans to Government entities through the purchase of notes and bonds issued to finance public projects and equipment, and for financing of unanticipated expenditures while awaiting State or Federal funding.

DEPOSIT SERVICES

NBT Bank offers a wide range of checking, savings, and investment accounts. Additionally, in keeping with its community-banking image, the Bank also offers a consumer checking product (Classic Checking) with no charges, a Bank On product (NBT iSelect Account) with no overdrafts and is participating in the Electronic Benefits Transfer Program for both customers and non-customers.

Personal Checking

- Classic Checking
- Classic Interest Checking
- Star Privilege Premium Checking
- iStrive Checking
- NBT iSelect Checking (Bank On Certified)
- eChecking
- Health Savings Account
- NBT Private Bank Checking

Business and Commercial Checking

- Business Checking
- Business Interest Checking
- Business Premium Checking
- Commercial One Checking
- Commercial Checking

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- Commercial Plus Checking
- Government Checking
- Government Interest Checking
- IOLA

Personal, Business and Commercial Savings

- Money Market Deposit Account
- Accelerate Money Market Deposit Account
- Premium Money Market Account
- Regional 500 Money Market Account
- NBT Private Bank Money Market
- NBT Private Bank Savings
- Statement Savings Account
- iStrive Savings
- eSavings
- Holiday Club Account
- All Purpose Club Account
- Tenant Security Deposit Account
- Certificate of Deposit Account (various terms to choose from)
- Individual Retirement Account CD
- Individual Retirement Account Savings Account
- Health Savings Account CD
- Government Money Market Deposit Account
- Government Savings Account
- Government Certificate of Deposit
- CDARS Program
- ICS Program

OTHER BANK SERVICES

Trust Services – NBT Bank is a formal Trust Department and specializes in the following areas:

- Personal Trust Services
- Investment Management Services
- Retirement Plan Services
- Estate Settlement Services
- Alternative Investments
- REIT's
- Structured Products
- Custody Services

Retail Financial Services (this is not a deposit, is not FDIC insured, is not insured by any federal government agency and not guaranteed by the bank or an affiliate. The balance may decrease in value.

- Mutual Funds
- Annuities
- General Securities (Stocks and Bonds)
- Individual Retirement Accounts

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- College Savings Plans
- Life Insurance
- Disability Insurance
- Long Term Care Insurance

Cash Management Services – Available to business customers only.

- Controlled Disbursement
- ACH Processing
- Positive Pay and Payee Positive Pay
- Electronic Data Interchange
- Automated Account Reconciliation
- Zero Balance (ZBA) or Target Balance Sweep Accounts
- Overnight Sweep Repurchase Agreements
- Sweep to a Line of Credit
- Image on Compact Disc
- Lockbox Services
- Remote Deposit Capture
- Mobile Banking with Mobile Deposit
- ACH Blocks
- BAI File Download
- Online Banking for Business
- Wire Transfers
- Universal Payment Identification Code (UPIC)
- Credit Card Merchant Program
- Business Credit Cards
- Merchant Services (available through our partner Heartland)

CONVENIENT SERVICES

Additional Services

- Electronic Benefits Transfer Program (offered to customers and non-customers)
- NBT Banker Line-Voice Response Unit
- Autolink Transfer Service
- Digital Banking
- Account to Account Transfers (A2A)
- Personal Financial Manager (PFM)
- Person-to-Person Payments (P2P through Zelle)
- Mobile Banking with Mobile Deposit
- Apple Pay™
- Google Pay
- CardValet
- VISA Click to Pay
- Automated Teller Machines (ATM)
- ATM Card
- Debit Cards (Consumer and Business)
- uChoose Rewards Program for Debit Cardholders
- Wire Transfers

NBT Bank

Credit, Deposit and Other Services

- Safe Deposit
- Night Deposit Facilities
- Direct Deposit
- Traveler's Checks (offered in select markets)
- Free Notary Services
- Money Orders
- Official Checks
- Certified Checks
- Imaging and CD Rom Imaging
- Collateralization of Public Funds exceeding FDIC Coverage
- Coin Machine (Coin counter- offered in select markets)

Safe Deposit Boxes
* no safe deposit boxes

Camillus*	Afton	Grand Gorge	Ogdensburg
Canaan*	Albany - State St	Great Barrington Office	Oneida Main Street
Concord*	Albany - Wolf Rd	Great Bend Office	Oneonta - East
East Syracuse*	Amsterdam	Greene	Oneonta - Southside
Fishkill*	Archbald Office	Greene Dreher Office	Oneonta - Wall St
Fulton*	Bainbridge	Guilderland	Oswego West
Glastonbury*	Baldwinsville	Halfmoon	Oxford
Gloversville Financial Center*	Bartonsville Office	Hamilton	Pittsfield
Great Barrington Downtown*	Binghamton - Northgate	Hamlin Corners Office	Placid Outpost
Keene*	Binghamton East	Hancock	Plattsburgh - Margaret St
Malta*	Brewerton	Herkimer	Plattsburgh - Route 3
Millerton*	Burlington	Hobart	Potsdam
Nashua*	Canajoharie	Johnson City	Pulaski
Newburgh*	Canastota	Johnstown	Queensbury
North Plaza - Norwich*	Canton	Keyser Valley Office	Richfield Springs
North Syracuse*	Cherry Valley	Kingston Office	Rome - Black River Blvd
Oneida South*	Choconut Office	Lake Ariel Office	Rome - West Gate
Oswego East*	Cincinnati	Lake Placid	Saranac Lake
Pittsfield Financial Center*	Clarks Green Office	Lakeville	Saratoga Springs Broadway
Portland*	Clinton	Latham	Schoharie
Poughkeepsie*	Cobleskill	Lee Office	Schoolside Office
Salisbury*	Cooperstown - Commons	Lenox Office	Sharon
Schenectady*	Cooperstown - Pioneer St	Lords Valley Office	Sharon Springs
South Burlington*	Cortland Groton Avenue	Malone	Sheffield
South Plaza - Norwich*	Cortland Main Street	Manchester	Sherburne
Syracuse Downtown*	Deposit	Manlius	Sidney
Utica Financial Center*	Deruyter	Marathon	South Egremont
West Hartford*	Dickson City Office	Margaretville	South Glens Falls
	Dover Plains	Massena	South Otselic
	Duanesburg	Middleburgh	Speculator Office
	Dunmore Office	Milford Office	St. Johnsville
	Earlville	Montrose Office	Syracuse James Street
	East Greenbush	Mount Cobb Office	Taylor Main St Office
	Edmeston	Mountainhome Office	Tully
	Elmhurst Office	Mt Pocono Office	Vail Mills
	Endicott	New Berlin	Vestal
	Essex	New Hartford	Whitesboro
	Eynon Office	New Milford Office	Whitney Point
	Fayetteville	New Paltz	Wilkes-Barre Blvd Office
	Fonda	Newark Valley	Williston
	Fort Plain	North Adams Office	Windham
	Glens Falls	Northville	
	Gloversville Second Ave.	Norwich	