



Evans Bank

Cash Management/Treasury Management Customer Guide

Key Action Items for Evans Bank Cash Management Customers

We are thrilled to welcome you to NBT Bank. As a customer of our combined bank, you will continue to receive the personal, high-quality service you have come to expect from Evans Bank while gaining access to expanded banking solutions.

Below is a comprehensive list of key action items that will need your attention pre- and post-merger.

Rest assured, we're here to help you navigate this transition with a full team of specialists ready to assist.

If you have any questions or concerns, please contact the NBT Bank Treasury Management team at **1.833.628.4249, select option 5**. Team members are available weekdays from 8 a.m. to 5 p.m. In addition, there will be Digital Banking aids available at **www.nbtbank.com/evans** and an option to schedule an appointment with one of our Treasury Management Support experts post conversion to assist with additional questions or concerns at **www.nbtbank.com/tmapointments**.

Thank you in advance for your support and assistance with the upcoming conversion. We look forward to providing you with the same excellent service you enjoyed with Evans Bank.



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Important Dates

- **Thursday, May 1 at 5:00 p.m.** – Evans Bank Bill Pay will be removed from digital banking.
- **Friday, May 2** - all transactions scheduled to process after this date will need to be recreated; this includes scheduled transactions such as ACH, Wires, and internal transfers.
- **Friday, May 2 at 3:30 p.m.** – Evans Bank Online Wire Module will be unavailable.
- **Friday, May 2 at 4:00 p.m.** – Evans Bank Online Banking Platform will be removed.
- **Monday, May 5** - Go Live Date.

Messaging in Digital Banking

Please be sure to log into NBT Bank's **digital banking** frequently, as important information will be communicated through this platform.

Digital Banking

Business Administrator's Responsibilities – Before the merger

Please verify that all contact information with Evans Bank is up to date for yourself and each sub-user. This includes business mailing addresses and zip codes, business user's last name, business phone number, cell phone number, and business email address. This will help ensure you receive all important communications.

You can verify and update your contact information through online banking or with Evans Bank directly. Please note that all address changes must be completed at a local branch.

Please retain the following:

- Scheduled ACH, Wire, or internal account-to-account transfers
- ACH Template information and ACH History
- Wire Template information and Wire History
- Account Service Alerts
- User Entitlements
- Account Transactions you will need immediately after the merger.

Business Administrator's Responsibilities – After the merger

The Business Administrator will be granted access rights to all accounts tied to the NBT Digital Banking setup.

The Business Administrator must grant access entitlements to all other users who will access the business account(s).

To recreate the scheduled internal and external transfers and payments you had prior to the merger, use the information you saved from your Evans Online Banking.

Set up and receive critical account alerts for when account balances are low, checks clear, loan payments are due, and more.
(Alert set-up found in *NBT Digital Banking > Profile > Alerts*)

Review and approve the payment disclosures, payees, and bill payments converted for accuracy.
(*Digital Banking > Payments*)

After the merger, click on eStatements and accept the Terms and Conditions to view your eStatements once the new statement is ready.

First Time Login as of Monday, May 5, 2025

Business Digital Banking (Online and Mobile)

After the merger, enroll and access your NBT Bank Digital Banking account as follows:

- Navigate to **www.nbtbank.com**
- Click Login > Select NBT Digital Banking > Select “Login Now”
- Enter your existing Evans Bank username*
- Enter your existing Evans Bank password
- Enter and verify the following information:
 - Business User Last Name
 - Business User Phone Number
 - Business User Zip Code
 - Business User Email Address
- Receive a one-time PIN as a voice call or text to one of your available phone numbers and enter that PIN on the screen for added security.
- Select and enter a new password for use with your NBT Digital Banking service.

Account Nicknames

Nicknames set up in your Evans Bank online banking will not be converted. You can create new nicknames after signing into NBT Digital Banking for the first time.

Alerts

Alerts will need to be reestablished in NBT Bank’s Digital Banking platform.

Digital Banking History and Check Images

On your initial login, you will see limited history. On the second business day, you will see your full 18-month history. Check images will be loaded over several weeks following the merger. If you click on “Check Image” and the check image is not yet available, visit your local branch office or contact Treasury Management Support at 1.833.628.4249 for a copy.

ACH Originations

The cutoff time for ACH processing is 4:00 p.m. EST. This will result in next business day ACH settlement.

ACH Participants

The ACH recipient information included in your existing Evans Bank ACH Templates will be converted. You can find this converted information by navigating to **ACH > ACH Participants**.

ACH Templates

Templates will need to be recreated. You may use your list of participants to build a template. If needed, please retain your ACH templates prior to the merger.

ACH Upload

NBT Bank supports NACHA imports. Imports will create an ACH Template.

Import CSV File – This option enables you to import a .csv file containing a list of ACH Participants and other optional details, such as Amount and Addenda information, that can be quickly imported in bulk to a new ACH Template.

Note: The format of this .csv file will differ from the current platform format and may require adjustments to any predefined exports from third-party systems you have established today. The following screenshot provides details on the new import file requirements:

Import CSV

You may add entries to this template by importing a comma-separated values (CSV) text file. Each line in the file must contain the following fields in the order listed:

1. Participant Name – 1 to 22 characters; required
2. Participant Nickname – 1 to 40 characters; required
3. Participant Institution Name – 1 to 22 characters; required for new participants only
4. Participant Routing Number – 9 digits; required
5. Participant Account Number – 1 to 17 characters; required
6. Participant Account Type – Checking, Savings, or Loan; required
7. Participant Status – Active or Hold; required
8. Participant Group – 0 to 40 characters
9. Participant Discretionary Data – 0 to 2 characters
10. Amount – Number with no dollar sign; required
11. Hold – TRUE or FALSE; defaults to FALSE if unspecified
12. Prenote – TRUE or FALSE; defaults to FALSE if unspecified
13. Addenda – 0 to 80 characters

The first line in the file must contain valid data; the file must not contain a header record.

If any field contains a comma, the entire field must be enclosed in double quotation marks (for example, "1,234.56").

If any required fields are missing, the file will be rejected. If a field is not required, a blank value can be provided.

If a nickname matches an existing participant but the other fields do not match that participant's existing information, the file will be rejected. If a participant with the given nickname does not exist, it will be added to the system.

ACH History

Please be advised that your ACH History will not migrate to NBT Bank. Please retain your ACH history prior to merger.

Exposure Limits

Your ACH Exposure Limit is the most you can originate each business day. If you are presented with a message within Digital Banking that you are exceeding this limit, please call **Treasury Management Support**.

Wires

All customers will receive a notification via postal mail for each outgoing wire sent and each incoming wire received. If you would prefer to receive an email in addition to a paper receipt, please contact Treasury Management Support post conversion.

Outgoing Wires

The cutoff time for wires originated through digital banking is 3:30 p.m. EST.

MFA (Multi-Factor Authentication) is required when originating a wire via online banking. This PIN will be sent to you via phone call or SMS text message.

If you have an Evans wire agreement and currently initiate your wire requests with your local branch via phone, the new number to call and place your wire request with NBT Bank's Wire Room is **1.607.337.6630**. For all other wire-related inquiries, contact your local branch or NBT's Contact Center at **1.833.628.4249**.

Wire Templates and Beneficiaries

Please be advised that your Wire Templates will not migrate to NBT Bank; however, beneficiary information from your Wire Template will be converted. You will find this information in NBT Digital Banking by navigating Wires > Wire Payees.

Each Wire Payee will need to be reviewed before sending a wire transaction. The Wire Payee should contain all information required for the wire; however, you may need to move data from one field to another (ex. Address information may be combined into a single line and need to move to City, State, Zip).

Wire History

Your Wire History will not migrate to NBT Bank. Please retain your wire history for your records.

Incoming Wires

The cutoff time for incoming wires is 4 p.m. EST.

For incoming domestic wires, please provide the new wire instructions outlined below to any wire originators that will be sending you a domestic wire post-merger:

Beneficiary Financial Institution: NBT Bank

ABA/Routing Number: 021303618

Swift/BIC: NBTNUS31

Bank Information:

NBT Bank, N.A.
52 South Broad Street
Norwich, NY 13815

If you have an Evans wire agreement and currently initiate your wire requests with your local branch via phone, the new number to call and place your wire request with NBT Bank's Wire Room is **1.607.337.6630**. For all other wire-related inquiries, contact your local branch or NBT's Contact Center at **1.833.628.4249**.

Recurring Transfers and Payments

If you have any of the following transfers set up and want them to continue at NBT Bank, you will need to recreate them within NBT Digital Banking after the merger:

- Recurring and future-dated internal account-to-account transfers
- Recurring and future-dated ACH payments
- Recurring and future-dated wires

Dual Control within Digital Banking

NBT offers dual control on all transfer options, including transfers, ACH, and Wires. Dual Control on template creation is not available. Please utilize optional security alerts for template modifications.

Information Reporting

EDI - Electronic Data Interchange

You will automatically receive email alerts when a file is available.

ACH Returns & NOC - Notice of Change

You will automatically receive email alerts when a file is available.

Positive Pay

Positive Pay will be integrated within your Digital Banking profile.

Positive Pay – Monday, May 5

On Monday, May 5, NBT Treasury Management Support Specialists will contact customers regarding positive pay exceptions. If they are unable to reach the customer for a decision, the transaction will be processed and paid.

Check Positive Pay

Cutoff time: 1 p.m. EST. Teller match will not be applied.

Positive Pay Alerts

You will automatically receive email alerts when an exception is available. NBT Bank also offers text alerts. To enroll, please contact **Treasury Management Support**.

Positive Pay File Format

Your Check Positive Pay file format will convert to NBT Bank.

Outstanding Issued Checks

Outstanding checks issued in your existing Check Positive Pay application will carry over to the NBT Bank Positive Pay. Once logged in to NBT Digital Banking, please navigate to Positive Pay to review your issued checks to ensure everything is captured as you would expect.

Payee Positive Pay

We are pleased to announce that NBT Bank offers Payee Positive Pay. In addition to matching the date, dollar amount, and check number. NBT Bank can also match the Payee's name. To learn more, please contact **Treasury Management Support**.

ACH Positive Pay

Cutoff: 1 p.m. EST.

Alerts: You will automatically receive email alerts when an exception is available. NBT Bank also offers text alerts. To enroll, please contact **Treasury Management Support**.

ACH Payment Rules: Your existing payment rules will convert to NBT Bank.

Sweep Services

Business Interest Checking Sweep

There will be no changes to your Interest Checking Sweep.

Zero Balance Account (ZBA) Sweep

There will be no changes to your Zero Balance Account Sweep.

Line of Credit (LOC) Sweep

There will be no changes to your Line of Credit Sweep.

Remote Deposit Capture

The cutoff time for Remote Deposit service is 6 p.m. EST.

Your existing Remote Deposit scanner is compatible with NBT Bank and does not require replacement. However, the NBT Bank Remote Deposit service will need to be converted, and new drivers must be installed on your PC. If you have scanners at multiple locations, please schedule an appointment for each location.

- You may continue using your Evans Bank Remote Deposit Capture system (**Direct Link Merchant**) until the new installation is completed.
- For most clients, the update can be completed over the phone using a secure remote access connection. A remote deposit specialist will assist with the system setup and user training remotely. This process may take up to one hour.
- NBT Bank's Remote Deposit platform verification process uses a secure one-time PIN sent via email.
- Please call **1.833.628.4249, option 5**, weekdays from 8:00 a.m. to 5:00 p.m. to schedule an appointment at **www.nbtbank.com/tmapointments** to convert your remote deposit capture system.

Merchant Services

There will be no changes to your merchant services. For any questions, please contact your service provider directly.

Credit Cards

Your Business Credit Cards will remain with your service provider. For any questions, please contact your provider directly.

TCM: 800.883.0131

Card Assets: 800.854.7642

Services Not Mentioned

If you have an Insured Cash Sweep (ICS), Vault Services with Loomis, or a Lockbox, you will receive separate communication.

Statements and Documents

Bank Statements

Bank statements are available in online banking if enrolled in e-statements. Analyzed Bank Statements are available upon request.

Tax Documents

You will receive your NBT Bank account notice(s) and year-end tax forms by mail.

NBT Bank will produce all 2025 tax reporting information about deposit accounts, IRAs, and loan accounts requiring a year-end tax notice. The applicable notice(s) will consolidate all reportable tax information under Evans Bank and NBT Bank through year-end 2025.

Account Service Charges

- Commercial analyzed charges will be debited to your account on the 15th of the month.
- Business Premium Checking accounts will be debited on the 10th of the month.
- Business Checking accounts will be debited at the end of the month.

Training & Resources

For a complete list of user guides and training videos, please visit www.nbtbank.com/evans.

To schedule an appointment with **Treasury Management Support**, please contact **1.833.628.4249**.

Support

Business Support Team

BusinessSupport@nbtbank.com

1.833.628.4249

Hours of Operation:

Weekdays 8 a.m. to 5 p.m. EST

Saturday 9 a.m. to 12 p.m. EST

Treasury Management Support

CashManagementSupport@nbtbank.com

1.833.628.4249 Option 5

Hours of Operation:

Weekdays 8 a.m. to 5 p.m. EST

Appointments:

www.nbtbank.com/tmappointments

