

# Account Guide

## Classic Interest Checking



<b>Account Information</b>	<b>Monthly Maintenance Fee</b> Monthly Maintenance Fee waived with any one of the following: <ul style="list-style-type: none"> <li>• Average Monthly Balance in the account is at least \$500</li> <li>• Account owner is 50 years or older</li> </ul>	\$6.00
	<b>Minimum Deposit to Open Account</b>	N/A
	<b>Interest Bearing</b>	Yes
	<b>Early Account Closure Fee</b> Closed within 90 days of account opening	\$15.00
	<b>Monthly Inactivity Fee</b> When a checking account with a current balance less than \$1,000 has no deposits or withdrawals for a continuous 12 months, an Inactivity Fee will be assessed each month the account remains inactive, beginning with the 13 <sup>th</sup> month.	\$10.00
	<b>Monthly Dormancy Fee</b> For all checking accounts where there has been no customer initiated activity in the form of deposits or withdrawals for a continuous 24 months (including inactive accounts described above), a Dormancy Fee will be assessed each month the account remains dormant, beginning with the 25 <sup>th</sup> month. However, in no case will any one account be assessed both an Inactivity and Dormancy Fee for the same month.	\$10.00
<b>Commonly Used Services</b>	<b>NBT Online Banker with Bill Pay</b>	\$0.00
	<b>Return of Deposited Item</b>	\$20.00
	<b>Mailed Statements with Images (per statement)</b>	\$5.00
	<b>Stop Payment Fee</b>	\$32.00
	<b>Deluxe Checks – Specialty Gray</b> Check Fee waived if account owner is 50 years or older	At Cost
	<b>Deluxe Checks – Design</b> Check Fee discounted 50% if account owner is 50 years or older	
<b>Discretionary Overdraft Program</b>	We pay overdrafts at our discretion, which means we <b>do not</b> guarantee that we will always authorize and pay any type of transaction. We apply a grace amount of \$5 to the available balance in order to prevent an overdraft fee from being assessed on items that would have overdrawn your account by \$5 or less.	
	<b>Overdraft Fee (per item)-</b> Uncollected (UNC) or Non-Sufficient Funds (NSF) Maximum of 5 fees per day (\$175)	\$35.00
	<b>Continuous Overdraft (per day)-</b> Assessed each consecutive day the account remains overdrawn, beginning on the 8th day. (No Limit)	\$5.00
<b>Overdraft Protection Options</b>	<b>Autolink Transfer Service (per transfer)</b> If enrolled, NBT Bank will automatically transfer funds from the deposit account you choose in \$10.00 increments each time the funds in your checking account are not sufficient to cover authorized and/or paid transactions.	\$10.00
	<b>Overdraft Line of Credit – LOC (per transfer)</b> Account subject to credit approval	\$10.00

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Card Options	<b>NBT Bank ATM – For all Transactions</b>	\$0.00
	<b>Non-NBT Bank ATM (Surcharge from ATM owner may also apply)</b>	
	Withdrawal	\$1.25
	Balance Inquiry and Transfer of Funds	\$0.50
	<b>Replacement Card Delivery Fee (Debit Card and ATM Card)</b>	
	In-Branch	\$5.00
	Standard Mail (Does Not apply to ATM Card)	\$5.00
	Expedited Mail (Does Not apply to ATM Card)	\$50.00

Transaction Limits	<b>NBT Online Banker External Transfer Service Limits</b>	
	Maximum Outgoing: \$2,000 Weekly \$5,000 Monthly	Maximum Incoming: \$2,000 Weekly \$5,000 Monthly
	<b>Mobile Banking Deposit Limit</b> \$5,000 Daily Maximum per account \$7,500 Monthly Maximum per account	
	<b>Debit Card Transaction Limits per Day</b> \$600 Maximum ATM Withdrawals \$1,500 Maximum Debit Card Point-of-Sale Pin-based/Debit Transactions \$10,000 Maximum Debit Card Point-of-Sale Signature/Credit Transactions	

Funds Availability Policy	Deposit Type	New* Customer Relationship	Existing* Customer Relationship
	Cash, Direct Deposit, Wire, NBT Bank Official Check and NBT Bank Money Order	Same Day	Same Day
	Checks Drawn on NBT Bank	Next Business Day	
	Treasury Checks, U.S. Postal Service Money Orders, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, State and Local Government Checks, if deposited using a special deposit ticket	Up to \$5,000 Next Business Day	Next Business Day
		Any amount above \$5,000 will be available 9 <sup>th</sup> Business Day	
	Other Financial Institution's Checks or other Non-NBT Checks not deposited using a special deposit ticket	9 <sup>th</sup> Business Day	
*Relationship is considered new unless every customer listed as an account owner has an existing Checking or Money Market account with us that is at least 30 calendar days old.			

Support Counts	<b>Customer Support</b> Our Call Center is available to support any questions you may have regarding your account or other service needs. Call 800.NBT.BANK (800.628.2265) or email us at <a href="mailto:customerservice@nbtbank.com">customerservice@nbtbank.com</a> for assistance.
	<b>Travel Plans</b> Contact us before you leave to ensure continuous availability and uninterrupted service for your NBT Bank Debit Card. Document your plans by contacting our Call Center or completing our <a href="#">Debit Card Travel Notification</a> available at nbtbank.com.
	<b>Fraud Information Center</b> NBT Bank's Fraud Information Center is your source for tips on protecting yourself from personal security threats. Learn more by visiting the Customer Support section of nbtbank.com.

See Your Consumer Deposit Account Agreement and Pricing Schedule for full details.