

Account Guide

Classic Interest Checking



Account Information	Minimum Deposit to Open Account In-Branch - \$0.00 Online – \$25.00	
	Monthly Maintenance Fee	\$6.00
	Monthly Maintenance Fee waived with any one of the following: Average Monthly Balance in the account is at least \$500. Account owner is age 50 years or older.	\$0.00
	Early Account Closure Fee Closed within 90 days of account opening	\$15.00
	Monthly Inactivity Fee 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 13th month.	\$10.00
	Monthly Dormancy Fee 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 th month. However, in no case will any one account be assessed both an Inactivity and Dormancy Fee for the same month.	\$10.00
	Return of Deposited Item	\$20.00
Commonly Used Services	Digital Banking with Bill Pay	\$0.00
	Mailed Statements with Images (per statement)	\$5.00
	Stop Payment Fee	\$32.00
	Deluxe Checks – Specialty Gray	\$0.00
	Deluxe Checks – Design Discount	50%
	NBT Bank VISA® Gift Card Discount Amount	\$2.00
Discretionary Overdraft Program	We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. We apply a grace amount of \$10 to the available balance in order to prevent an overdraft fee from being assessed on items that would have overdrawn your account by \$10 or less.	
	Overdraft / NSF Fee (per paid item or returned item) Maximum of 4 fees per day (\$140)	\$35.00
Overdraft Protection Options	Autolink Transfer Service (per transfer) 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.	\$0.00

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	Overdraft Line of Credit – LOC (per transfer) Line of credit is subject to credit approval. If qualified, funds will automatically be transferred from the line of credit to your designated deposit account in \$50.00 increments when transactions made or initiated in the designated account either alone or together with other transactions exceed the available balance in the account. Interest is charged beginning on the transfer date.	\$0.00

Card Options	NBT Bank ATM – For all Transactions	\$0.00
	Non-NBT Bank ATM (Surcharge from ATM owner may also apply)	
	Withdrawal	\$2.00
	Balance Inquiry	\$1.00
	Transfer of Funds	\$0.50
	Replacement Card Delivery Fee (Debit Card and ATM Card)	
	In-Branch	\$5.00
	Standard Mail	\$5.00
Expedited Mail	\$50.00	

Transaction Limits	Digital Banking External Transfer Service Limits	
	Maximum Outgoing: \$2,000 Weekly \$5,000 Monthly	Maximum Incoming: \$2,000 Weekly \$5,000 Monthly
	Mobile Banking Deposit Limit \$5,000 Daily Maximum per account	
	Debit Card Transaction Limits per Day \$1,010 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 \$5,525 Next Business Day	Next Business Day
		+Any amount above \$5,525 will be available 9 th Business Day	
	Other Financial Institution's Checks or other Non-NBT Checks not deposited using a special deposit ticket	9 th 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. +EFFECTIVE July 1, 2025, the total amount of the deposited checks in any one day, will be increasing to \$6,725.			

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Support Counts	Customer Support 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 customerservice@nbtbank.com for assistance.
	Travel Plans 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 Debit Card Travel Notification available at nbtbank.com.
	Fraud Information Center 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 information concerning fees that may be imposed in connection with your account.