

COMPARE CHECKING ACCOUNT OPTIONS



NBT Bank offers several checking account options to help you choose the product that’s right for you. Remember, a checking account isn’t just a checking account. Ultimately, it’s whatever you want it to be. It can be a way to manage your daily cash flow needs or even the first step in building toward your financial goals.

	Digital Banking with Bill Pay	Mobile Banking & Mobile Deposit	NBT Bank Debit Card	Interest	Fees	Statement Options	Overdraft Services
Classic Checking » Unlimited check writing	✓	✓	✓	—	—	» eStatements with or without images » Mailed Statements – fees apply with inclusion of images	» Overdraft Protection Services available – Overdraft Line of Credit – Autolink Service
Classic Interest Checking » Unlimited check writing » If age 50 and over, receive complimentary Deluxe Specialty Gray Checks	✓	✓	✓	Paid on the following tiers: » \$100 < \$2,499.99 » \$2,500 and over	» \$6 monthly maintenance fee » Avoid fees by maintaining an average daily collected balance of \$500 or more and/or the account holder is age 50 or over	» eStatements with or without images » Mailed Statements – fees apply with inclusion of images	» Overdraft Protection Services available – Overdraft Line of Credit – Autolink Service
eChecking » Manage your account completely online	✓	✓	✓	Paid on the following tiers: » \$100 < \$2,499.99 » \$2,500 and over	—	» eStatements with or without images » Mailed Statements – fees apply with inclusion of images	» Overdraft Protection Services available – Overdraft Line of Credit – Autolink Service
NBT iSelect Account » No monthly balance requirements » No overdraft fees	✓	✓	✓	—	—	» eStatements with or without images » Mailed Statements – fees apply with inclusion of images	» There are no overdraft fees or overdraft protection services available for this account
iStrive® Checking » Account for ages 14-24 » No fees to transfer funds to iStrive Checking account using Autolink Transfer Service » NBT Bank will waive its foreign transaction fee at ATMs not operated by NBT Bank; however, other banks’ surcharges will still apply » \$3 fee/check written against account	✓	✓	✓	—	» \$2/month for paper statements » Enroll in eStatements to avoid fees	» eStatements with or without images » Mailed Statements – fees apply with inclusion of images	» Overdraft Protection Services available – Overdraft Line of Credit – Autolink Service