

# Account Guide

## NBT iSelect Account



<b>Account Information</b>	<b>Minimum Deposit to Open Account</b> In-Branch - \$0.00 Online - \$25.00	
	<b>Monthly Maintenance Fee</b>	\$0.00
	<b>Monthly Statement Options</b>	
	eStatements	No Charge
	Mailed Statements without Images (per statement)	No Charge
	<b>Check Writing Fee (per check)</b>	N/A
	<b>Early Account Closure Fee</b> Closed within 90 days of account opening	N/A
	<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.	N/A
<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.	N/A	
<b>Return of Deposited Item</b>	\$20.00	
<b>Commonly Used Services</b>	<b>Digital Banking with Bill Pay</b>	\$0.00
	<b>Stop Payment Fee</b>	\$32.00
	<b>Deluxe Checks</b>	At Cost
<b>Overdraft Fees And Options</b>	Overdraft Protection Plans from a linked deposit account or overdraft line of credit are not available with this account. In general, transactions will be declined and returned unpaid if there is not enough money in the account. Although the account will not be assessed an Insufficient or Uncollected Funds Fee.  There may be times when the account could have a negative balance, however we will not charge a fee. For example, a debit card transaction is authorized for one amount however the final amount is higher, or a scheduled payment/check is deducted when there are insufficient funds in the account for the payment. You must promptly make a deposit to eliminate the negative account balance.	
	<b>Overdraft / NSF Fee (per paid item or returned item)</b>	N/A
<b>Card Options</b>	<b>NBT Bank ATM – For all Transactions</b>	\$0.00
	<b>Non-NBT Bank ATM (Surcharge from ATM owner may also apply)</b>	
	Withdrawal	\$1.50
	Balance Inquiry and Transfer of Funds	\$0.50
	<b>Replacement Debit Card Delivery Fee</b>	
	In-Branch	\$5.00
Standard Mail	\$5.00	
Expedited Mail	\$50.00	

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<b>Transaction Limits</b>	<b>Digital Banking 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	
<b>Debit Card Transaction Limits per Day</b> \$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		

<b>Funds Availability Policy</b>	<b>Deposit Type</b>	<b>New* Customer Relationship</b>	<b>Existing* Customer Relationship</b>
	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 <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.			

<b>Support Counts</b>	<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 information concerning fees that may be imposed in connection with your account.**