

# Pricing Schedule for Products and Services

## Effective: August 14, 2024



| Bank Fees  |                |
|--|----------------|
| All-Purpose or Holiday Club closed early   | \$10.00        |
| Balance Statement, per hour  | \$17.50        |
| Bank Bags  |                |
| Draw String  | \$5.00         |
| Vinyl Zipper   | \$7.00         |
| Checking, MMDA or Savings Account Closed Early (less than 90 days from opening) (excludes NBT iSelect Account)   | \$15.00        |
| Copy of Cancelled Check (Two copies at no charge per month)  | \$3.00         |
| IRA Transfer (Process to another institution)  | \$30.00        |
| Mailed Statements with Images, per month   | \$5.00         |
| Mailed Statement (iStrive Only)  | \$2.00         |
| Return of Deposited Item   | \$20.00        |
| Signature Guarantee – Medallion Stamp  | \$5.00         |
| Statement Copy or Interim Statement  | \$3.00         |
| Stop Payment   | \$32.00        |
| Telephone Transfer of Funds (Branch/Call Center)   | \$3.00         |
| Return Deposit Statement Fee   | \$5.00         |
| A one-time fee charged when a customer's statement is returned undeliverable with no forwarding address  |                |
| Overdraft Options for Checking/Savings   |                |
| Overdraft / NSF Fee (per paid or returned item) <ul style="list-style-type: none"><li>• Excludes NBT iSelect Account.</li><li>• Excludes NBT Private Bank Checking Account.</li><li>• For consumer accounts only. Limited to 4 per day, or \$140.00</li></ul>  | \$35.00        |
| For Consumer accounts only, 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.   |                |
| Continuous Overdraft (per day) for Business accounts only. <ul style="list-style-type: none"><li>• We may also charge you a fee of \$5 per business day your account remains overdrawn, starting on the eight consecutive calendar day.</li></ul>              | \$5.00         |
| Card Services <sup>†</sup>   |                |
| MyCardCreation - Personalized Debit Card per order   | \$9.95         |
| Withdrawal at non-NBT Bank ATM *   | \$2.00         |
| Balance Inquiry at non-NBT Bank ATM *  | \$1.00         |
| Transfer of Funds at non-NBT Bank ATM *  | \$0.50         |
| Replacement Card Fee (Debit Card and ATM Card)   |                |
| In Branch  | \$5.00         |
| Standard   | \$5.00         |
| Express Delivery   | \$50.00        |
| International Service: a 1% fee will be added to the amount of each debit card transaction made outside the United States (excluding Puerto Rico and the U.S. Virgin Islands). The fee will be included in the transaction amount when posted to your account. |                |
| Safe Deposit Boxes   |                |
| Late Fee   | \$10.00        |
| Annual Rent  | Varies by size |
| Drilling a Lock  | At Cost        |
| Replacement Key  | At Cost        |

| Night Deposit  |                       |
|--|-----------------------|
| Annual Service   | \$15.00               |
| Annual Bag Lease, per bag  | \$10.00               |
| Key Replacement (bag or exterior lock)   | \$5.00                |
| Replacement Bag  | At Cost               |
| Types of Checks  |                       |
| Deluxe Check Printing  | Varies by check style |
| Personal Money Order (\$2,500 Maximum)   | \$3.00                |
| Official Check   | \$5.00                |
| Counter Checks   | \$0.25                |
| Collections and Remittances  |                       |
| Incoming Collection  | \$20.00               |
| Outgoing Collection  | \$30.00               |
| Incoming Wire Domestic and Foreign   | \$15.00               |
| Outgoing Wire Foreign  | \$50.00               |
| Outgoing Wire Domestic   |                       |
| initiated by phone, fax or in branch   | \$25.00               |
| initiated through Business Online Banker   | \$20.00               |
| Research and Administration  |                       |
| Legal Papers Served on Account   | \$100.00              |
| Protest  | \$15.00               |
| Research per hour (1-Hour Minimum)   | \$25.00               |
| Account history includes statements, images of your checks, and account transactions, which can be viewed through NBT Online Banker  |                       |
| NBT Online Banker for Consumer (iNet Fees)   |                       |
| Online Banker with Bill Pay  | No Charge             |
| External Outgoing and Incoming Transfers   | No Charge             |
| Mobile Banking and Deposit   | No Charge             |
| NBT Online Banker for Business (iNet Fees)   |                       |
| Basic Service Suite  | No Charge             |
| ACH Service Suite  | \$25.00               |
| Wire Service Suite   | \$30.00               |
| Service Suite Bundle   | \$45.00               |
| Checking Transaction Limits  |                       |
| Monthly Inactivity Fee (excludes NBT iSelect Account and NBT Private Bank Checking Account)  | \$10.00               |
| 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.   |                       |
| Monthly Dormancy Fee (excludes NBT iSelect Account and NBT Private Bank Checking Account)  | \$10.00               |
| 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. |                       |
| Savings or Money Market Transaction Limitations  |                       |
| Transfers from a Savings or Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per monthly statement cycle. Depositors who continue to exceed these limits may lose the transfer and check writing features of their account.                                       |                       |
| *Waived for iStrive Checking and iStrive Savings   |                       |
| **Waived for iStrive Checking, iStrive Savings and Star Privilege Premium Checking   |                       |
| ‡ATM Surcharge: when you use an ATM not owned by NBT Bank, you may be charged a fee by the operator or owner.  |                       |

**We reserve the right to enforce or to waive a charge under this schedule without losing the right to assess the charge in the future.**