

COMPARE SAVINGS ACCOUNT OPTIONS



Saving is an important cornerstone of a strong budget and financial plan. NBT Bank offers several savings account options to help you with managing short-term and long-term goals.

	Monthly Balance Requirement	Monthly Maintenance Fee	Interest	Account Management	Additional Benefits	Statement Options
Personal Statement Savings	<ul style="list-style-type: none"> » No monthly balance requirements 	<p>\$0</p>	<ul style="list-style-type: none"> » Interest paid on balances \$25 or more » Interest is paid quarterly or monthly if the account is set up with a portfolio statement 	<p>\$10 Excessive Activity Fee for transfers and withdrawals that exceed monthly limits.¹</p>	<ul style="list-style-type: none"> » NBT Digital Banking » Mobile Banking » NBT Bank ATM Card 	<ul style="list-style-type: none"> » eStatements » Mailed Statements
eSavings	<ul style="list-style-type: none"> » No monthly balance requirements 	<p>\$0</p>	<p>Earn interest on your account balances paid quarterly or monthly if through a portfolio statement on the following tiers:</p> <ul style="list-style-type: none"> » Tier 1 \$100 - \$2,499.99 » Tier 2 \$2,500 - \$9,999.99 » Tier 3 \$10,000 or more 	<p>\$10 Excessive Activity Fee for transfers and withdrawals that exceed monthly limits.¹</p>	<ul style="list-style-type: none"> » NBT Digital Banking » Mobile Banking » NBT Bank ATM Card 	<ul style="list-style-type: none"> » eStatements » Mailed Statements
iStrive® Savings <ul style="list-style-type: none"> » No fee to transfer funds to your iStrive Savings Account using the Autolink Transfer Service 	<ul style="list-style-type: none"> » No monthly balance requirements 	<p>\$0</p>	<p>Earn interest on your account balances paid quarterly or monthly if through a portfolio statement on the following tiers:</p> <ul style="list-style-type: none"> » Tier 1 \$0.01 - \$2,499.99 » Tier 2 \$2,500 - \$9,999.99 » Tier 3 \$10,000 or more 	<p>\$10 Excessive Activity Fee for transfers and withdrawals that exceed monthly limits.¹</p> <p>No minimum balance required.</p>	<ul style="list-style-type: none"> » NBT Digital Banking » Mobile Banking » NBT Bank ATM Card 	<ul style="list-style-type: none"> » eStatements » Mailed Statements
Money Market <ul style="list-style-type: none"> » Ability to write checks 	<ul style="list-style-type: none"> » Monthly balance requirements 	<ul style="list-style-type: none"> » \$5 monthly maintenance fee if the average monthly balance falls below \$1,000 	<p>Earn interest on account balances over \$1,000 in the following tiers:</p> <ul style="list-style-type: none"> » Tier 1 \$1,000 - \$25,000 » Tier 2 \$25,001 - \$75,000 » Tier 3 \$75,000 and over 	<p>\$10 Excessive Activity Fee for transfers and withdrawals that exceed monthly limits.¹</p>	<ul style="list-style-type: none"> » NBT Digital Banking » Mobile Banking » NBT Bank Debit Card (Money Market Accounts can only be added as a secondary account) 	<ul style="list-style-type: none"> » eStatements with or without images » Mailed Statements – fees apply with inclusion of images

¹Federal law permits limiting certain types of withdrawals and transfers from savings and money market accounts. Withdrawals or transfers made by automatic, pre-authorized, telephonic agreement order, or instruction, check, draft, debit card, or similar order made from this account to other accounts or to third parties are restricted to no more than six per monitoring period. The monitoring period for all savings accounts except those tied to checking accounts with portfolio statements is monthly up to the quarterly statement date. Money market accounts and savings accounts with portfolio statement are monitored by statement cycle.