

# NBT Bank

## Credit, Deposit and Other Services

### CREDIT SERVICES

Below is a list of the specific types of credit NBT Bank is prepared to extend within its local communities. These credit services are available at or through our banking offices.

| <b>CONSUMER LOANS</b>  |
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| <b>Direct Loans - secured and unsecured loans to individuals for personal, family or household purposes:</b>   |
| <ul style="list-style-type: none"><li>• Private Higher Education Loan Referrals through Sallie Mae</li><li>• Personal Loans (secured and unsecured)</li><li>• Property Improvement Loans (secured and unsecured)</li><li>• Motor Vehicle Loans</li><li>• Recreational, Motor Home, Travel Trailer and Marine Loans</li><li>• Personal Overdraft Line of Credit</li><li>• Star Access Line of Credit</li><li>• Credit Card Referrals (VISA® offered through Elan Financial Services)</li></ul>  |
| <b>Indirect Dealer Finance</b>   |
| <ul style="list-style-type: none"><li>• Motor Vehicle</li><li>• Recreational</li><li>• Travel Trailers</li><li>• Marine</li><li>• Motorcycles</li></ul>  |
| <b>Solar Loan Products (Sungage)</b>   |
| <ul style="list-style-type: none"><li>• Secure Loan secured by solar equipment</li></ul>   |
| <b>Agricultural Credit Department – NBT Bank maintains a separate Agricultural Loan Department staffed by trained professionals in Agricultural Lending. A variety of loan terms and conditions are available.</b>   |
| <ul style="list-style-type: none"><li>• Short term operating expenses</li><li>• Livestock and/or equipment purchases</li><li>• Purchase or construction of farm properties</li><li>• Remodeling and renovation of existing facilities</li><li>• Preferred Farm Service Agency Lender</li><li>• Small Business Administration Guaranteed Lender</li><li>• Approved Farmer Mac (Secondary Market) Lender</li><li>• New York State Link Deposit Program - New York Business Development Corp (NYBDC) participant</li><li>• Cash Management with Sweep Accounts and Online Banking</li></ul>   |
| <b>Real Estate Loans – loans secured by real estate individuals for the purchase, construction, rehabilitation or refinance of the one-to-four unit residential property.</b>  |
| <ul style="list-style-type: none"><li>• Conventional Fixed Rate Programs</li><li>• Conventional Adjustable Rate Programs (3/6 Year, 5/6 Year, 7/6 Year and 10/6 Year)</li><li>• 3/6 ARM Land Loan</li><li>• Jumbo and SUPER Jumbo Fixed and Adjustable Rate Programs</li><li>• Rehabilitation Programs</li><li>• Bi-Weekly Payment Options</li><li>• Construction to Permanent Financing</li><li>• Construction End Financing</li><li>• Investment Property</li><li>• Fixed Rate Second Mortgage</li><li>• Home Equity Lines of Credit (revolving lines of credit)</li><li>• Special Programs in Conjunction with Local Not-for-Profit Housing Agencies with grants for closing costs and down payment assistance</li><li>• Modular, Panelized, Log, Double and Triple wide Manufactured/Mobile Home Loans</li><li>• First Time Home Buyer Programs with low down payments</li><li>• FHA</li></ul> |

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- VA
- SONYMA
- USDA Rural Housing Program

**Commercial and Industrial Loans – secured and unsecured loans to proprietorships, partnerships, limited liability companies, limited liability partnerships and corporations, non-profit organizations for small and large concerns related to the purpose of...**

- Working Capital Lines of Credit
- Equipment Financing
- Business Expansion/Acquisition
- Acquiring, constructing, or renovating office buildings, rental stores, medical facilities, warehouses, industrial properties, multi-family properties, residential subdivisions and mobile home parks
- Mortgages and other non-mortgage financing for debt refinancing and shareholder buyouts.
- Letters of Credit
- Credit Card Merchant Program and Business Credit Cards.
- Government Guaranteed Loan Programs include: United States Small Business Administration (SBA); USDA Rural Development Loans through the Business and Industry and Community Facility Programs.
- Loan Participations – NBT partners with community banks, local Industrial Development Agencies (IDA's), and Certified Development Corporations to extend credit to entities who may require more flexible credit terms.
- NYS Linked Deposit Loan program – NYS Interest Rate Subsidy Program
- Loans to Government entities through the purchase of notes and bonds issued to finance public projects and equipment, and for financing of unanticipated expenditures while awaiting State or Federal funding.

## DEPOSIT SERVICES

*NBT Bank offers a wide range of checking, savings, and investment accounts. Additionally, in keeping with its community-banking image, the Bank also offers a consumer checking product (Classic Checking) with no charges, a Bank On product (NBT iSelect Account) with no overdrafts and is participating in the Electronic Benefits Transfer Program for both customers and non-customers.*

### Personal Checking

- Classic Checking
- Classic Interest Checking
- Star Privilege Premium Checking
- iStrive Checking
- NBT iSelect Checking (Bank On Certified)
- eChecking
- Health Savings Account
- NBT Private Bank Checking

### Business and Commercial Checking

- Free Business Checking
- Business Interest Checking
- Business Premium Checking
- Commercial One Checking
- Commercial Checking

# NBT Bank

## Credit, Deposit and Other Services

- Commercial Plus Checking
- Government Checking
- Government Interest Checking
- IOLA

### Personal, Business and Commercial Savings

- Money Market Deposit Account
- Premium Money Market Account
- Regional 500 Money Market Account
- NBT Private Bank Money Market
- NBT Private Bank Savings
- Statement Savings Account
- iStrive Savings
- eSavings
- Holiday Club Account
- All Purpose Club Account
- Tenant Security Deposit Account
- Certificate of Deposit Account (various terms to choose from)
- Individual Retirement Account CD
- Individual Retirement Account Savings Account
- Health Savings Account CD
- Government Money Market Deposit Account
- Government Savings Account
- Government Certificate of Deposit
- CDARS Program
- ICS Program

## OTHER BANK SERVICES

### Trust Services – NBT Bank is a formal Trust Department and specializes in the following areas:

- Personal Trust Services
- Investment Management Services
- Retirement Plan Services
- Estate Settlement Services
- Alternative Investments
- REIT's
- Structured Products
- Custody Services

### Retail Financial Services (this is not a deposit, is not FDIC insured, is not insured by any federal government agency and not guaranteed by the bank or an affiliate. The balance may decrease in value.)

- Mutual Funds
- Annuities
- General Securities (Stocks and Bonds)
- Individual Retirement Accounts
- College Savings Plans

# NBT Bank

## Credit, Deposit and Other Services

- Life Insurance
- Disability Insurance
- Long Term Care Insurance

### Cash Management Services – Available to business customers only.

- Controlled Disbursement
- ACH Processing
- Positive Pay and Payee Positive Pay
- Electronic Data Interchange
- Automated Account Reconciliation
- Zero Balance (ZBA) or Target Balance Sweep Accounts
- Overnight Sweep Repurchase Agreements
- Sweep to a Line of Credit
- Image on Compact Disc
- Lockbox Services
- Remote Deposit Capture
- Mobile Banking with Mobile Deposit
- ACH Blocks
- BAI File Download
- Online Banking for Business
- Wire Transfers
- Universal Payment Identification Code (UPIC)
- Credit Card Merchant Program
- Business Credit Cards
- Merchant Services (available through our partner Heartland)

## CONVENIENT SERVICES

### Additional Services

- Electronic Benefits Transfer Program (offered to customers and non-customers)
- NBT Banker Line-Voice Response Unit
- Autolink Transfer Service
- Digital Banking
- Account to Account Transfers (A2A)
- Personal Financial Manager (PFM)
- Person-to-Person Payments (P2P through Zelle)
- Mobile Banking with Mobile Deposit
- Apple Pay™
- Google Pay
- CardValet
- VISA Click to Pay
- Automated Teller Machines (ATM)
- ATM Card
- Debit Cards (Consumer and Business)
- Wire Transfers
- Safe Deposit
- Night Deposit Facilities
- Direct Deposit

# **NBT Bank**

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## **Credit, Deposit and Other Services**

- Traveler's Checks (offered in select markets)
- Free Notary Services
- Money Orders
- Official Checks
- Certified Checks
- Imaging and CD Rom Imaging
- Collateralization of Public Funds exceeding FDIC Coverage
- Coin Machine (Coin counter- offered in select markets)

**Safe Deposit Boxes**  
 \* no safe deposit boxes

|                                |                          |                         |                           |
|--------------------------------|--------------------------|-------------------------|---------------------------|
| Camillus*                      | Afton                    | Grand Gorge             | Ogdensburg                |
| Canaan*                        | Albany - State St        | Great Barrington Office | Oneida Main Street        |
| Concord*                       | Albany - Wolf Rd         | Great Bend Office       | Oneonta - East            |
| East Syracuse*                 | Amsterdam                | Greene                  | Oneonta - Southside       |
| Fishkill*                      | Archbald Office          | Greene Dreher Office    | Oneonta - Wall St         |
| Fulton*                        | Bainbridge               | Guilderland             | Oswego West               |
| Glastonbury*                   | Baldwinsville            | Halfmoon                | Oxford                    |
| Gloversville Financial Center* | Bartonsville Office      | Hamilton                | Pittsfield                |
| Great Barrington Downtown*     | Binghamton - Northgate   | Hamlin Corners Office   | Placid Outpost            |
| Keene*                         | Binghamton East          | Hancock                 | Plattsburgh - Margaret St |
| Millerton*                     | Brewerton                | Herkimer                | Plattsburgh - Route 3     |
| Nashua*                        | Burlington               | Hobart                  | Potsdam                   |
| Newburgh*                      | Canajoharie              | Johnson City            | Pulaski                   |
| North Plaza - Norwich*         | Canastota                | Johnstown               | Queensbury                |
| North Syracuse*                | Canton                   | Keyser Valley Office    | Richfield Springs         |
| Oneida South*                  | Cherry Valley            | Kingston Office         | Rome - Black River Blvd   |
| Oswego East*                   | Choconut Office          | Lake Ariel Office       | Rome - West Gate          |
| Pittsfield Financial Center*   | Cincinnatus              | Lake Placid             | Saranac Lake              |
| Portland*                      | Clarks Green Office      | Lakeville               | Saratoga Springs Broadway |
| Poughkeepsie*                  | Clinton                  | Latham                  | Schoharie                 |
| Salisbury*                     | Cobleskill               | Lee Office              | Schoolside Office         |
| Schenectady*                   | Cooperstown - Commons    | Lenox Office            | Sharon                    |
| South Plaza - Norwich*         | Cooperstown - Pioneer St | Lords Valley Office     | Sharon Springs            |
| Syracuse Downtown*             | Cortland Groton Avenue   | Malone                  | Sheffield                 |
| Utica Financial Center*        | Cortland Main Street     | Manchester              | Sherburne                 |
| West Hartford*                 | Deposit                  | Manlius                 | Sidney                    |
|                                | Deruyter                 | Marathon                | South Egremont            |
|                                | Dickson City Office      | Margaretville           | South Glens Falls         |
|                                | Dover Plains             | Massena                 | South Otselic             |
|                                | Duanesburg               | Middleburgh             | Speculator Office         |
|                                | Dunmore Office           | Milford Office          | St. Johnsville            |
|                                | Earlville                | Montrose Office         | Syracuse James Street     |
|                                | East Greenbush           | Mount Cobb Office       | Taylor Main St Office     |
|                                | Edmeston                 | Mountainhome Office     | Tully                     |
|                                | Elmhurst Office          | Mt Pocono Office        | Vail Mills                |
|                                | Endicott                 | New Berlin              | Vestal                    |
|                                | Essex                    | New Hartford            | Whitesboro                |
|                                | Eynon Office             | New Milford Office      | Whitney Point             |
|                                | Fayetteville             | New Paltz               | Wilkes-Barre Blvd Office  |
|                                | Fonda                    | Newark Valley           | Williston                 |
|                                | Fort Plain               | North Adams Office      | Windham                   |
|                                | Glens Falls              | Northville              |                           |
|                                | Gloversville Second Ave. | Norwich                 |                           |