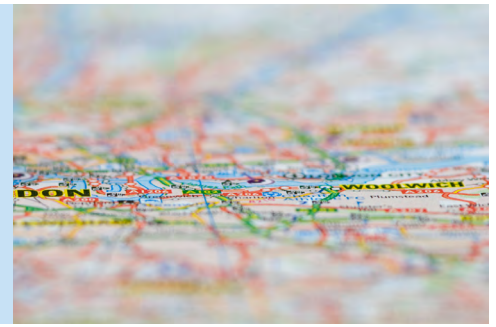


NBT Bank

Branch and ATM Locations



NEW YORK

Albany County Offices

Albany

Capital Region Financial Center

80 Wolf Rd. (ATM).....518.437.4100
54 State St., Suite 100 (ATM).....518.426.3285

Guiderland

5 New Karner Rd. (ATM)518.452.2507

Latham

703 Troy Schenectady Rd. (ATM).....518.783.4725

Albany County ATM Only Locations

Latham

Latham Medical Center, 711 Troy Schenectady Rd.

Broome County Offices

Binghamton

2-8 Hawley St. (ATM).....607.722.2651
Northgate Plaza, 1256 Front St. (ATM).....607.724.6337
156 Robinson Street (ATM)607.779.7022

Deposit

105 Front St. (ATM)607.467.2195

Endicott

1310 North St. (ATM).....607.785.5113

Johnson City

331 Main St. (ATM)607.747.7940

Maine

2647 Main St. (ATM)607.862.3204

Vestal

Greater Binghamton Financial Center

3121 Vestal Parkway East (ATM).....607.797.3773

Whitney Point

2950 State Rte. 11 (ATM)607.692.7200

Broome County ATM Only Locations

Binghamton

NYSEG Stadium, 211 Henry St.

Deposit

63 Oak St.

Chenango County Offices

Afton

182 Main St. (ATM)607.639.2281

Bainbridge

9 N. Main St. (ATM)607.967.2551

Earlville

2 S. Main St. (ATM).....315.691.2976

Greene

80 S. Chenango St. (ATM).....607.656.5201

New Berlin

2 S. Main St. (ATM).....607.847.6988

Norwich

52 S. Broad St. (ATM)607.337.6136

North Plaza, 117 State Hwy. 320 (ATM).....607.337.6800

South Plaza, 5632 State Hwy. 12 (ATM).....607.337.6700

Oxford

10 N. Canal St. (ATM)607.843.2691

Sherburne

30 N. Main St. (ATM)607.674.2071

South Otselic

1572 State Rte. 26 (ATM)315.653.4500

Chenango County ATM Only Location

Norwich

Chenango Memorial Hospital, 179 N. Broad St.

Clinton County Offices

Ellenburg Depot

5084 State Rte. 11518.594.3933

Plattsburgh

482 State Rte. 3 (ATM)518.561.5845

83 Margaret St. Suite 1 (ATM).....518.561.1221

Delaware County Offices

Grand Gorge

State Rtes. 23 & 30 (ATM)607.588.7513

Hancock

11 E. Main St.607.637.2611

Hobart

147 Maple Ave.607.538.9141

Margaretville

723 Main St. (ATM)845.586.2623

Sidney

13 Division St. (ATM)607.561.2800

Delaware County ATM Only Locations

Hancock

Capra Motel, 521 W. Main St.

Stamford

Stewart's, State Rtes. 23 & 10

Essex County Offices

Lake Placid

2483 Main St. (ATM)518.523.9544

The Outpost at Lake Placid

1944 Saranac Ave. (ATM)518.523.3025

Saranac Lake

209 Lake Flower Ave. (ATM).....518.891.2050

Essex County ATM Only Locations

Paul Smiths

Paul Smith's College, State Rtes. 86 & 30

Saranac Lake

Adirondack Medical Center, Lake Colby Dr.

Wilmington

Rte. 86

Franklin County Office

Malone

3392 State Rte. 11 (ATM)518.483.8333

Fulton County Offices

Gloversville

199 Second Ave. Ext. (ATM)518.773.7348

Gloversville Financial Center

10-24 North Main St. (ATM).....518.773.5112

12 Fremont St. (ATM)518.773.5108

Johnstown

142 N. Comrie Ave. (ATM).....518.762.1998

Northville

312 Bridge St. (ATM)518.863.2101

Perth

4178 State Hwy. 30 (ATM).....518.842.2800

Vail Mills/Broadalbin

3711 State Rte. 30 (ATM)518.883.3416

Fulton County ATM Only Locations

Gloversville

Nathan Littauer Hospital, 99 East State St.

Johnstown

Fulton-Montgomery Community College,

2805 State Rte. 67

Holiday Inn, 308 North Comrie Ave.

Greene County Offices

Greenville

In Bryant's Market, 11567 State Route 32

(ATM)518.966.8244

Oak Hill

4 Elliot Place (ATM).....518.239.4796

Windham

49 State Route 296 (ATM)518.734.3991

Hamilton County Office

Speculator

Rtes. 8 & 30 (ATM)518.548.7211

Herkimer County Offices

Herkimer

399 E. Albany St. (ATM)315.867.2133

Middleville

12 N. Main St.315.891.7502

Madison County

Madison County ATM Only Location

Hamilton

Madison Marketplace, Rte. 12B

Montgomery County Offices

Amsterdam

106 Hannaford Plaza (ATM)518.842.2123

continued next page >



NBT Bank Branch and ATM Locations (continued)

< previous page

Montgomery County Offices (continued)

Canajoharie
24 Church St.518.673.4919
20 Mohawk St. Drive-Up Banking Only/ATM

Fonda
34 W. Main St. (ATM)518.853.4621
20 West Main St. Drive-Up Banking Only/ATM

Fort Plain
41 Canal St. (ATM)518.993.2393

Palatine Bridge
44 Dutchtown Plaza518.673.3201

St. Johnsville
16 W. Main St.518.568.7612

Montgomery County ATM Only Location

Amsterdam
St. Mary's Hospital, 427 Guy Park Ave.

Oneida County Offices

Clinton
One Kirkland Ave. (ATM)315.853.5501

New Hartford
8549 Seneca Tpke. (ATM)315.797.0698

Rome
1148 Erie Blvd. West (ATM)315.339.3200
853 Black River Blvd. (ATM)315.337.7393

Utica
Utica Financial Center
270 Genesee Street (ATM)315.738.8701

Whitesboro
131 Oriskany Blvd. (ATM)315.736.6832

Oneida County ATM Only Locations

Clinton
Hamilton College, 198 College Hill Rd.
New Hartford
Sangertown Mall, Seneca Tpke.
Slocum-Dickson Medical Group, 1729 Burrstone Rd.

Rome
Rome Hospital, 1500 N. James St.

Utica
Radisson Hotel, 200 Genesee St.

Verona
Turning Stone Casino Resort, 5218 Patrick Rd.

Otsego County Offices

Cherry Valley
16 Main St.607.264.8411

Cooperstown
One Commons Dr. (ATM)607.547.8301
62 Pioneer St. (ATM)607.547.9971

Edmeston
One West St. (ATM)607.965.8636

Oneonta
Oneonta Financial Center
One Wall St. (ATM)607.432.5800
33 Dietz St. Drive-Up Banking Only/ATM

733 State Rte. 28 (ATM)607.431.2040
5582 State Rte. 7 (ATM)607.436.7298
107 Oneida St.607.432.8111

Richfield Springs
194 Main St. (ATM)315.858.2800

Otsego County ATM Only Locations

Cooperstown
The Otesaga Resort Hotel, 60 Lake St.

Morris
Morris Midstate Market, 32 W. Main St.

Oneonta
SUNY at Oneonta, Hunt Union

Rensselaer County Office

East Greenbush
425 Columbia Tpke. (ATM)518.477.4294

Saratoga County Offices

Clifton Park
9 Clifton Country Rd. (ATM)518.348.0781

Halfmoon
225 Guideboard Rd. (ATM)518.371.0484

Saratoga Springs
295 Broadway (ATM)518.587.0330

South Glens Falls
110 Main St. (ATM)518.798.2180

Schenectady County Offices

Duanesburg
4957 Western Tpke. (ATM)518.895.2364

Schenectady
Schenectady Financial Center
433 State Street, Suite 130 (ATM)518.381.4512

Schoharie County Offices

Cobleskill
691 East Main St. (ATM)518.234.4331

Middleburgh
299 Main St.518.827.4111

Schoharie
271 Main St. (ATM)518.295.7788

Sharon Springs
105 Main St., Suite 1 (ATM)518.284.2231

St. Lawrence County Offices

Canton
5 Park Place (ATM)315.386.2265

Massena
264 Main St. (ATM)315.764.1112

Norfolk
53 West Main St.315.384.4206

Ogdensburg
2800 Ford St. Ext. (ATM)315.393.8820

Potsdam
6554 State Hwy. 56 (ATM)315.265.9950

St. Lawrence County ATM Only Locations

Canton
SUNY at Canton, Chaney Dining Hall, 34 Cornell Dr.

Massena
Massena Hospital, One Hospital Dr.

Tioga County Office

Newark Valley
2 N. Main St. (ATM)607.642.3550

Warren County Offices

Glens Falls
Glens Falls Regional Headquarters
86 Glen St. (ATM)518.745.5269

Queensbury
242 Quaker Rd. (ATM)518.793.8841

MASSACHUSETTS

Berkshire County Office

Great Barrington
700 Main Street (ATM)413.528.4111

Lee
76 Park Street (ATM)413.243.4061

North Adams
331 State Road (ATM)413.664.6521

Pittsfield
609 Merrill Road (ATM)413.496.9780

Berkshire County ATM Only Location

Lenox
2 Holmes Rd.

VERMONT

Chittenden County Office

Burlington
Vermont Regional Headquarters
150 Bank St. (ATM)802.318.9150

Essex
2 Commonwealth Ave. (ATM)802.878.7202

Williston
1 Taft Corners Shopping Center (ATM)802.879.0809

Enjoy our expanded network!

NBT Bank has a community bank division called Pennstar Bank which conducts business from 35 bank offices in northeastern Pennsylvania. NBT Bank customers can complete teller transactions at these locations, and use their NBT Bank Cash and Check Card to get cash from Pennstar ATMs with no fees or surcharges. For information on Pennstar Bank locations visit pennstarbank.com.

For more information,
call or visit us online today.



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