

Additional Features

NBT Banker Cash and Check Card

Enjoy convenient access to cash using NBT Bank's wide ATM network and make purchases wherever VISA® debit is accepted. Transactions are automatically deducted from your checking account.

VISA® Extras Rewards Program

NBT Banker Cash and Check Cardholders who enroll in the VISA® Extras Rewards Program may accrue points redeemable for retail gift certificates, movie tickets, travel and dining rewards and more. Visit www.nbtbank.com to enroll.

NBT Online Banker and Bill Pay

Just point and click to check account balances, transfer money and pay bills online – 24 hours a day, seven days a week. Access to NBT Online Banker is free, and Bill Pay can be added for a low monthly fee.

Direct Deposit

Have your paycheck or government check automatically deposited safely into your account so your money is there when you need it.

Image Statements

Receive copies of canceled checks for a low monthly fee. Check copies are printed on 8.5" by 11", three-hole punched paper for convenient filing.

eStatements

A great way to maximize your convenience and enhance the security of your bank statements. Sign up at nbtbank.com/estatementsignup.

Auto-Transfers

Make banking worry-free by arranging for regularly scheduled pre-authorized payments and automatic deposits.[§]

[§]Certain transaction limitations apply to savings and money market accounts.



Reach your money management goals with Star Classic Banking

*With our flexible, convenient line-up of checking products, you can find a checking account to meet all of your needs. Choose an account with our **Premium Package**[†] and enjoy additional services, benefits, added savings, protection and security.*

With Star Classic Banking:

- Access to online banking is always free.
- You'll pay no monthly or per item fees for purchases with your NBT Banker Cash and Check Card.

[†]Special Program Notes

Accidental Death Insurance is offered by Affinion Benefits Group and is underwritten by Hartford Life Insurance Company. A portion of the monthly membership dues, if applicable, will be used to pay the insurance premium to the plan administrator. As a member, you'll automatically receive new benefits as they are added to your program. Coverage is divided equally among co-owners of joint accounts. The 24-hour Accidental Death and Dismemberment Insurance benefit reduces by half at age 70.

The insurance offered is not a deposit, not FDIC insured, not an obligation of or guaranteed by the bank or an affiliate, and is not insured by any agency of the U.S.

Members who reside in Alaska, Arkansas, Colorado, Connecticut, Florida, Indiana, Kansas, Montana, Nevada, Ohio, Oklahoma, South Carolina, South Dakota and Tennessee should refer to the Membership Terms, Conditions and Disclosures included in the Membership Kit for important information regarding your medical discount benefits.

[#]Your initial enrollment in Credit Alert[®] will be valid for one year with an option to re-enroll at no additional cost. Credit Alert[®] is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating. The Credit Alert[®] service may be modified or improved at any time and without prior notice. Credit Alert[®] is a registered service mark of Affinion Publishing, LLC. Daily monitoring will notify members of any inquiries, certain derogatory information, accounts, public records or change of address that have been added to their credit reports as reported by one of the major credit reporting agencies. If no information has been added or changed, then the member will receive a quarterly notification stating that no information has been changed with their credit file. Neither the Plan Administrator, the provider of the Credit Alert[®] service, or its credit information subcontractors, nor Financial Services Association shall have any liability for the accuracy of the information contained in the Credit Alert[®] reports which you receive, including any liability for damages, direct or indirect, consequential or incidental.

For more information:

Please stop in any conveniently located NBT Bank office.



1-800-NBT-BANK • www.nbtbank.com

Personal Checking



Classic Checking

This basic checking account is *free* of a monthly maintenance fee. There are no balance requirements, and you can write as many checks as you want!

Classic Premium Checking

Enjoy the features of Classic Checking with our *Premium Package†* for the low monthly fee of \$5.

Star Privilege Premium Plan

This plan is designed to show you just how powerful your personal banking relationship can be!

Link up to four other checking, savings and/or money market accounts to your Star Privilege Premium Plan, and you'll pay no monthly maintenance fee when the combined average daily collected balance in the linked accounts is \$5,000 or more.

To show you how much we value the relationship you maintain, we include our *Premium Package†* with this plan at no cost to you. And, you'll enjoy the following banking benefits:

- Earn a premium rate on your Premium Money Market Account*
- A 0.25% rate bonus on new CDs**
- Free Bill Pay with NBT Online Banker
- Free Specialty Gray checks (wallet style) or a 50% discount off designer checks (wallet style)
- Free personal financial review with a licensed financial consultant

**Minimum balance to open is \$5,000. Available only to customers with Star Privilege Premium Plan.*

***Does not apply to CDs with promotional rates.*

Classic Interest Checking

Earn interest on the balances in your account with this checking option. Interest is accrued daily based on the following tiers and credited to your account each month.

Interest Rate Tiers

Tier 1: \$100 to \$2,499.99

Tier 2: \$2,500 and over

Pay no monthly maintenance fee when:

- Your average daily collected balance is \$500 or more, or
- You are age 50 or over.

Be sure to ask about a free personal financial review with a licensed financial consultant.

Interest Premium Checking

Enjoy the features of Classic Interest Checking with our *Premium Package†* for the low monthly fee of \$5.



Premium Package†

You can get more from your checking account when you sign up for NBT Bank's Premium Package.

Financial Advantages

Coast To Coast Vision Plan‡

Receive discounts of 10% to 30% or more on prescription eyeglasses at over 12,000 participating optical providers nationwide. And save on eye exams and surgery including PRK and LASIK at participating ophthalmology offices.

‡Medical Discounts are NOT insurance.

Rx Advantage™ Prescription Drug Program‡

You'll receive discount pricing on many of your prescription medications when you present your Rx Advantage™ card at participating pharmacies nationwide. You can also enjoy the convenience of having routine prescriptions mailed directly to your door!

NationsHealth Medical Supply Pharmacy

You can receive up to 15% off average retail prices of diabetes testing products. You'll enjoy the convenience of having the supplies delivered right to your door. No shipping charges will be incurred when you order through this trusted mail-order company.

Mail Order Service

Save time and money with our mail order service. Order prescription medications you take on an ongoing basis and have them delivered directly to you!

‡Medical Discounts are NOT insurance.

Everyday Rebate Rewards

Get rewarded by simply purchasing the items that you use every day. Save your receipts (up to \$100), send them in with your Everyday Rebate Rewards request form and get 10% back. You can receive up to \$40 in cash back every year!

Protection Advantages

\$10,000 Accidental Death and Dismemberment Insurance

You will be protected with \$10,000 in Accidental Death and Dismemberment Insurance.

\$10,000 Identity Theft Insurance with Fraud Assistance¹

Receive up to \$10,000 in financial relief for qualified expenses along with Fraud Assistance,¹ a comprehensive service designed to help with the hassle of clearing your good name.

¹This is not insurance.

Credit Alert^{®#}

You can minimize the damage to your credit with this 24-hour daily monitoring service.

Travel and Entertainment Advantages

Savers Club[®] with Online Access

Use this great book to receive national discounts that allow you to save on hotels, theme parks, car rentals, movie tickets, dining, attractions and more!

Bonus Travel

Want to receive cash rewards when you travel? Use our toll-free Travel Reservation Service to make travel arrangements, and you'll receive a cash reward equal to 5% of your expense on lodging, airline travel, car rentals, cruises and package tours.

Companion Airfare

Love to travel? Next time take a friend along. With Companion Airfare, when you buy your regular-priced, adult, coach-class, round-trip ticket from any participating airline, you'll qualify for a companion ticket worth up to \$650 for a minimal processing fee.

Banking Benefits

Free or Discounted Checks

Specialty Gray checks (wallet style) are always free with your checking account when you select the Premium Package. Or, receive a 50% discount off designer checks (wallet style).

Online Bill Pay

Pay just \$2.50 per month for Bill Pay with NBT Online Banker – a savings of \$2 per month. Bill Pay is free with the Star Privilege Premium Plan.