

Business Banking

Additional Services

NBT Banker Business Check Card

Use this convenient card instead of checks wherever Visa® Debit is accepted. Pay no monthly or per item fees with Free Business Checking, Business Premium Checking or Business Interest Checking.

Business Credit Cards— Visa® and MasterCard®

Purchase inventory and other work-related items, business meals and more. Monthly statements help you monitor your expenses and allow for easy reconciliation of transactions and payments.

Merchant Credit Card Services

Enjoy a secure, cost-effective payment processing solution that will enable you to handle your customers' credit and debit card purchases with ease.

Night Depository

Make deposits safely and conveniently before or after banking hours.



For more information:

Please stop in any conveniently located NBT Bank office.

Call 1-800-NBT-BANK

Visit our website at
www.nbtbank.com

E-mail our customer service representatives at
onlinebanker@nbtbank.com



At NBT Bank, we are committed to providing you with the business banking options that suit your specific needs.

Checking Plans

We offer checking accounts for businesses of all types and sizes.[†] All feature:

- Free Basic access to NBT Online Banker for Business with Bill Pay
- Free e-statements (coming fourth quarter 2008)
- Free Visa® Extras Rewards Program

Free Business Checking

With no minimum to open and no monthly maintenance fee, our *Free Business Checking* account is a great option for many businesses.

- The first 350 items paid or deposited per statement period are free. Items over 350 are \$0.50 each.
- Free NBT Banker Business Check Card (no monthly or per item fees)

Business Premium Checking

Our *Business Premium Checking* account allows you to leverage your overall relationship with NBT Bank to gain added value. Link up to four other business checking, savings and/or money market accounts to this account, and you'll pay no monthly maintenance fee when the combined average daily balance in the linked accounts is \$20,000 or more.

- The first 500 items paid or deposited per statement period are free. Items over 500 are \$0.25 each.
- Free NBT Banker Business Check Card (no monthly or per item fees)
- Free basic introductory pack of business checks or a credit of up to \$75 may be applied to any other business check style
- Free Basic or Enhanced access to NBT Online Banker for Business with Bill Pay or a 50% discount off Advanced access
- Remote Deposit Capture free for three months

Commercial Checking

If your business maintains higher balances and has a significant amount of activity on a monthly basis, this analyzed account may be right for you. *Commercial Checking* features a variable earnings credit that is used to partially or completely offset monthly maintenance and per item fees.

Monthly maintenance fee	\$10.00
Checks paid, each	0.17
Foreign checks deposited, each	0.15
Deposit tickets, each	0.25

Business Interest Checking

This *interest-bearing business checking account* is available to sole proprietors and not-for-profit organizations. If the average daily collected balance falls below \$1,000, a monthly maintenance fee is assessed.

- Interest is paid on collected balances of \$1,000 or more.
- The first 50 items paid or deposited per statement period are free. Items over 50 are \$0.25 each.
- NBT Banker Business Check Card available free of monthly and per item fees if Business Interest Checking is the primary checking account.

Savings Plans

Saving for the future is important for you and your employees. From basic savings options to a full range of retirement planning services, NBT Bank can help you to position your business for success.

- Business Statement Savings
- Money Market Deposit Accounts
- Certificates of Deposit
- Health Savings Accounts
- Retirement Plans

[†]Fees listed in this brochure are as of June 2008. For complete details, request our current Pricing Schedule for Products and Services.

Business Financing

NBT Bank offers a variety of loan options* to meet the specific needs of your business, including:

- Term Loans
- Time Notes
- Lines of Credit—Business Equity, Star Access (unsecured) and Working Capital
- Commercial Mortgages
- Equipment Loans
- Leasing Services
- Letters of Credit
- SBA Loans

Cash Management Services

Manage your cash flow to maximize profits and reduce expense with our cash management services.

NBT Online Banker for Business

This web-based service allows you to connect with your deposit and loan accounts 24 hours a day, 7 days a week. Our three levels of service—including the free Basic level with Bill Pay—allow you to tailor the service to your specific needs.

Remote Deposit Capture

Enjoy faster access to your cash, make fewer trips to the bank and extend your window for same-day deposits to 6:00 p.m. Scan checks at your place of business and submit your deposit to the bank using a secure, encrypted Internet connection.

Additional *cash management services* are available. Please contact your NBT Banker to find out how you can meet with a cash management specialist to discuss options like:

- Controlled Disbursement
- Positive Pay
- Sweep Accounts and more

*Subject to credit approval.