

# COMPARE CHECKING ACCOUNT OPTIONS



NBT Bank offers several checking account options to help you choose the product that's right for you. Remember, a checking account isn't just a checking account. Ultimately, it's whatever you want it to be. It can be a way to manage your daily cash flow needs or even the first step in building toward your financial goals.

	Digital Banking with Bill Pay	Mobile Banking & Mobile Deposit	NBT Bank Debit Card	Interest	Fees	Statement Options	Overdraft Services
<b>Classic Checking</b> » Unlimited check writing	✓	✓	✓	—	—	» eStatements with or without images » Mailed Statements - fees apply with inclusion of images	» Overdraft Protection Services available - Overdraft Line of Credit - Autolink Service
<b>Classic Interest Checking</b> » Unlimited check writing » If age 50 and over, receive complimentary Deluxe Specialty Gray Checks	✓	✓	✓	Paid on the following tiers: » \$100 > \$2,499.99 » \$2,500 and over	» \$6 monthly maintenance fee » Avoid fees by maintaining an average daily collected balance of \$500 or more and/or the account holder is age 50 or over	» eStatements with or without images » Mailed Statements - fees apply with inclusion of images	» Overdraft Protection Services available - Overdraft Line of Credit - Autolink Service
<b>eChecking</b> » Manage your account completely online	✓	✓	✓	Paid on the following tiers: » \$100 > \$2,499.99 » \$2,500 and over	—	» eStatements with or without images » Mailed Statements - fees apply with inclusion of images	» Overdraft Protection Services available - Overdraft Line of Credit - Autolink Service
<b>NBT iSelect Account</b> » No monthly balance requirements » No overdraft fees	✓	✓	✓	—	—	» eStatements with or without images » Mailed Statements - fees apply with inclusion of images	» There are no overdraft fees or overdraft protection services available for this account
<b>iStrive® Checking</b> » Account for young adults up to age 24 » No fees to transfer funds to iStrive Checking account using Autolink Transfer Service » NBT Bank will waive its foreign transaction fee at ATMs not operated by NBT Bank; however, other banks' surcharges will still apply » \$3 fee/check written against account	✓	✓	✓	—	» \$2/month for paper statements » Enroll in eStatements to avoid fees	» eStatements with or without images » Mailed Statements - fees apply with inclusion of images	» Overdraft Protection Services available - Overdraft Line of Credit - Autolink Service

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<b>eChecking</b> » Manage your account completely online	✓	✓	✓	Paid on the following tiers: » \$100 > \$2,499.99 » \$2,500 and over	N/A	» eStatements with or without images » Mailed Statements - fees apply with inclusion of images	» Overdraft Protection Services available - Overdraft Line of Credit - Autolink Service
<b>NBT iSelect Account</b> » No monthly balance requirements » No overdraft fees	✓	✓	✓	N/A	N/A	» eStatements with or without images » Mailed Statements - fees apply with inclusion of images	» There are no overdraft fees or overdraft protection services available for this account
<b>iStrive® Checking</b> » Account for young adults up to age 24 » No fees to transfer funds to iStrive Checking account using Autolink Transfer Service » NBT Bank will waive its foreign transaction fee at ATMs not operated by NBT Bank; however, other banks' surcharges will still apply » \$3 fee/check written against account	✓	✓	✓	N/A	» \$2/month for paper statements » Enroll in eStatements to avoid fees	» eStatements with or without images » Mailed Statements - fees apply with inclusion of images	» Overdraft Protection Services available - Overdraft Line of Credit - Autolink Service