

# Business Customer Checklist



## Welcome to NBT Bank!

We've developed this convenient Checklist to help streamline your transition from Salisbury Bank to NBT Bank. By taking the proactive steps outlined in this document, **before and after the merger**, you'll help to ensure your business banking services will continue uninterrupted.

## Before the Merger

### Business Contact Information Verification

- Review, update, and verify your Salisbury Bank contact information to ensure your most recent information is available. This will help to ensure you receive all communications by mail, email, and phone, if necessary.

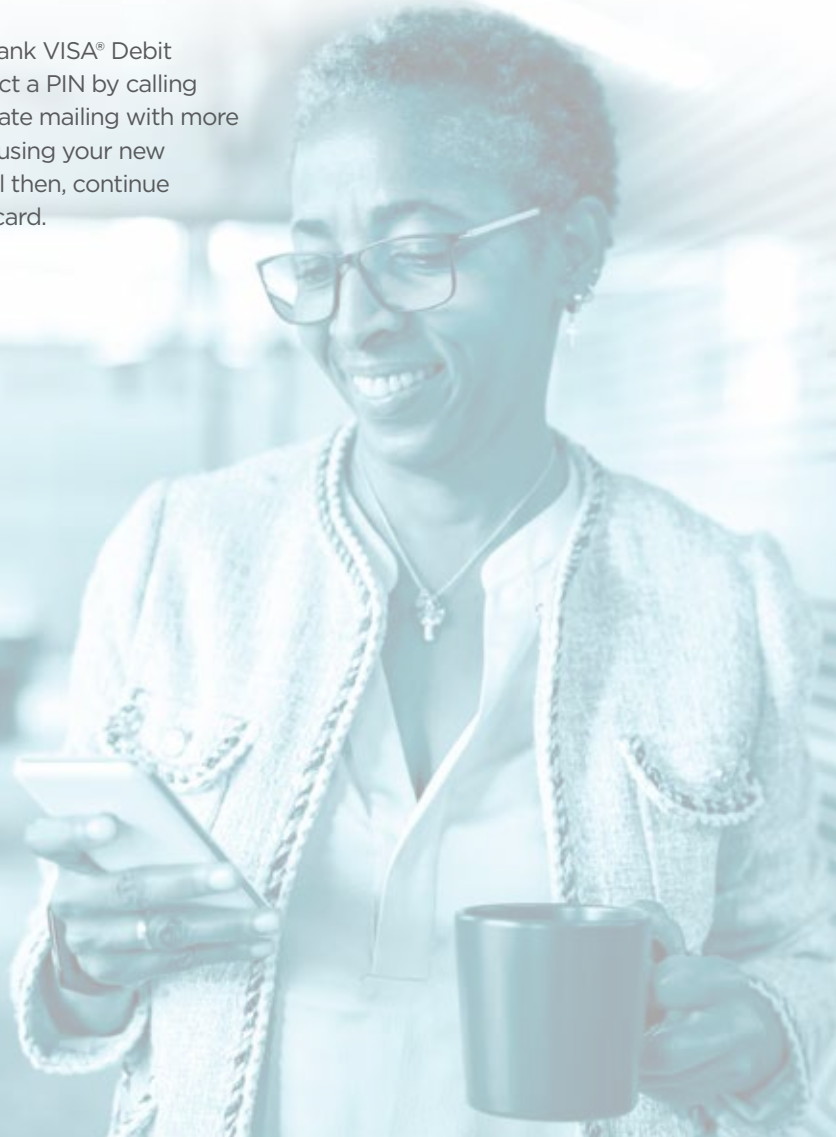
*You can verify and update your contact information within the Salisbury e-Banking platform or through your Salisbury banker.*

### Business Debit Cards

- Look for your new NBT Bank VISA® Debit Card to arrive via mail prior to the merger.
- Upon receipt of your new NBT Bank VISA® Debit Card, activate your card and select a PIN by calling 1.800.992.3808. Look for a separate mailing with more information about when to start using your new NBT Bank VISA® Debit Card. Until then, continue using your Salisbury Bank debit card.

### Business Digital Banking Customers

- Save or print all your scheduled digital internal account-to-account transfer information from your Salisbury e-banking accounts to facilitate the setup of your NBT Digital Banking after the merger.
- Save or print all of your ACH Participant, ACH Template and Wire Participant information.
- We recommend you download any account transaction history and statements you would like to keep post-merger.



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## After the Merger

### Business Checks and Deposit Slips

- Continue to use your existing supply of Salisbury Bank checks and deposit slips for your checking and money market accounts. If you order your checks through a vendor other than the bank, we recommend you change the bank name on your checks to: NBT Bank.
- Discard any supply of unused Salisbury withdrawal slips. New withdrawal slips will be available at any branch location. (Checking deposit tickets received with your check orders can continue to be used.)

### Business Digital Banking (Online and Mobile/e-Banking)

- After the merger, enroll and access your NBT Bank Digital Banking account as follows:
  1. Navigate to [www.nbtbank.com](http://www.nbtbank.com)
  2. Click Login > Select NBT Digital Banking > Select "Login Now"
  3. Enter your existing Salisbury Bank username
  4. Enter your existing Salisbury Bank password
  5. Enter and verify the following information:
    - a. Business User Last Name
    - b. Business User Phone Number
    - c. Business User ZIP Code
    - d. Business User Email Address
  6. Receive a one-time PIN as a voice call or text to one of your available phone numbers and enter that PIN on the screen for added security
  7. Select and enter a new password to use with your NBT Digital Banking

***Enrollment and access to Digital Banking can be performed any time after the merger is complete. The specific date of the merger will be shared at a later date on [www.nbtbank.com/salisbury](http://www.nbtbank.com/salisbury).***

- Delete your Salisbury mobile app and download the NBT Bank mobile app from the Apple App Store or the Google Play Store and sign into our NBT Mobile Banking Application. If you only use mobile banking, you will have to follow the steps above to enroll.
- Use saved or printed information regarding scheduled digital banking internal and external transfers to recreate transfers within NBT Digital Banking. (Refer to Q&A #9 for further information)
- Set up and receive critical account alerts for when account balances are low, checks clear, loan payments are due, and more. (Alert set-up found in NBT Digital Banking > Accounts > Profile > Alerts)
- Review and approve the payment disclosures, payees, and recurring bill payments that were converted for accuracy within NBT Digital Banking. Information regarding your payees will be converted for you.
- Enroll in Zelle® person-to-person payments, to send and request money.

### Business Debit Cards

- Begin using your new NBT Bank VISA® Debit Card as indicated in the debit card communication that will be sent separately.
- Consider enrolling your new NBT Bank VISA® Debit Card in Digital Wallet (Apple Pay, Google Pay, Samsung Pay). If you already use Digital Wallet, be sure to set up your new NBT Bank VISA® Debit Card. Also, remove your Salisbury Bank Debit Mastercard® from your Digital Wallet.
- Update your recurring debit card payments to your new NBT Bank VISA® Debit Card (e.g., utilities, vendor payments, credit cards, etc.).

