

Loan Payment Options



At NBT Bank, we offer our personal banking customers a number of convenient options to pay your installment loan, car loan, line of credit or mortgage. Details are provided below. If you are looking to **request a payoff** or you **need assistance** with making your payments, please call us at 800.NBT.BANK (800.628.2265) or stop in at your local NBT Bank branch and we can assist you with what you're looking for.

NO FEE LOAN PAYMENT OPTIONS	
Payment Option	Features
NBT Digital Banking	<ul style="list-style-type: none">• Set up a one-time or recurring transfer from your NBT checking or savings account to your loan account.• Use your computer or the NBT Bank Mobile Banking app to conveniently and securely manage your loan and deposit accounts, make payments, deposit checks or find a local NBT Bank office.• Enrolling in Digital Banking is easy.
Bill Pay from your Financial Institution	<ul style="list-style-type: none">• Set up a recurring Bill Pay to pay your loan from your checking or savings account at any financial institution.
Online Payment	<ul style="list-style-type: none">• You can sign up for recurring automated payments to pay on your due date via a secure online form at: www.nbtbank.com/recurringachpayments. You will need your loan account number.
Auto Deduct	<ul style="list-style-type: none">• Have your payment deducted from your checking account.• To enroll, call 800.NBT.Bank (800.628.2265) to speak to a Call Center Representative or visit your local NBT Bank Office.
In-Person	<ul style="list-style-type: none">• Make your payment at any NBT Bank Office.• Visit our Locations page to find one near you.
By Mail	<ul style="list-style-type: none">• Mail your payment to us at NBT Bank Loan Operations, P.O. Box 149, Canajoharie, N.Y. 13317• Write your loan account number in the memo line of your check.

Please note the principal balance is not the same as the payoff balance. You must contact the bank for a payoff quote.