

Personal Customer To Do List



Welcome to NBT Bank!

We've developed this convenient To Do List 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 banking services will continue uninterrupted.

Before the Merger

Personal Contact Information Verification

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

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

Personal 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.

Personal Digital Banking

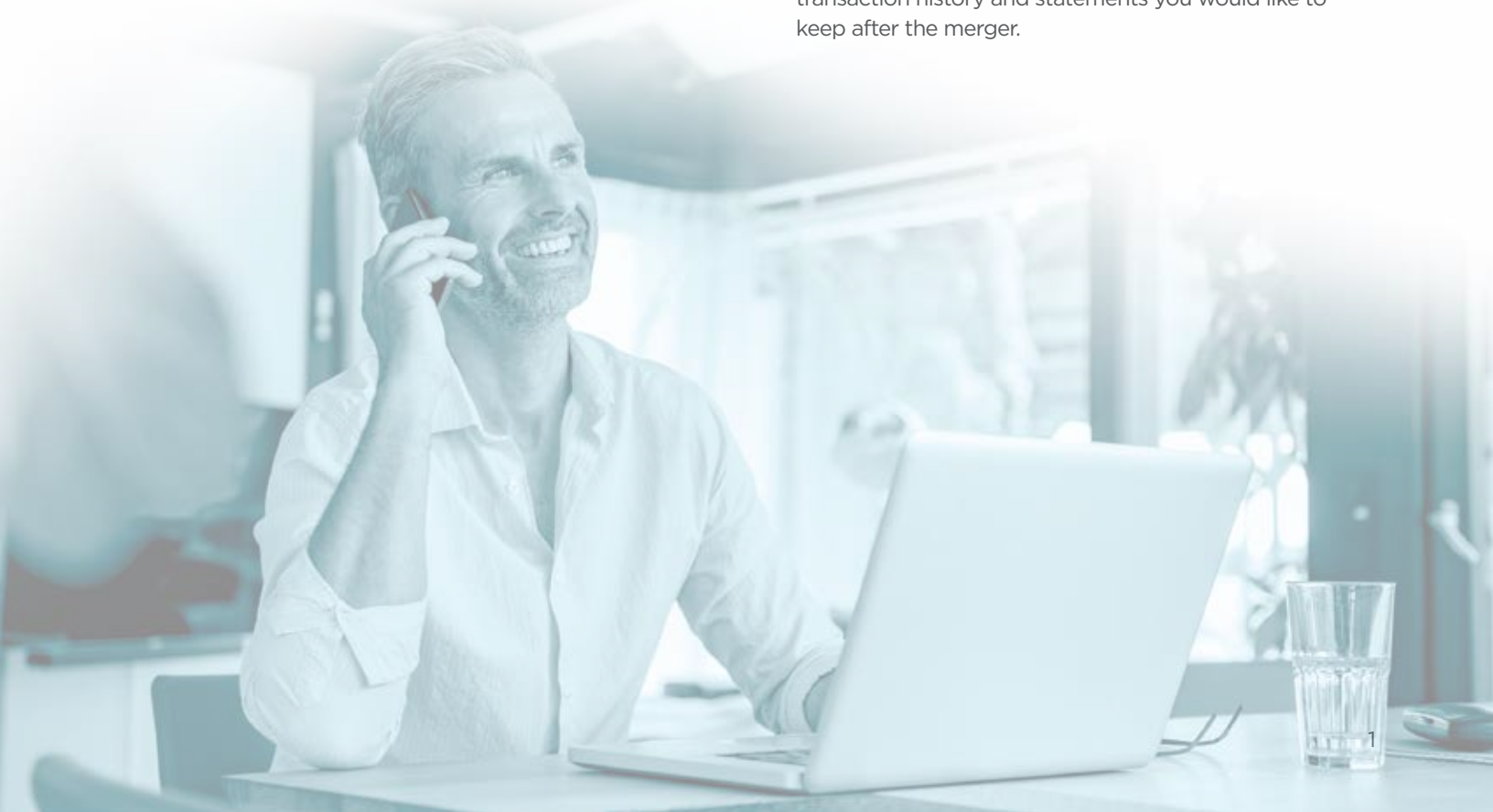
- Save or print all scheduled digital internal and external account-to-account transfer information from your Salisbury Bank e-Banking account, including account numbers, routing numbers, amounts, and bill payment schedules.

Your recurring bill payments through Salisbury Bank's e-Pay service (Bill Pay) *should continue uninterrupted.*

However, if you have any transfers setup within Salisbury Bank (Online Banking) at the time of the merger and want them to continue following the merger, you will need to recreate these transfers within NBT Digital Banking after the merger.

After the merger, we recommend reviewing all scheduled transfers and payments within NBT Digital Banking to ensure all are scheduled as expected.

- We recommend you download or print any account transaction history and statements you would like to keep after the merger.



Personal Customer To Do List

After the Merger

Personal Checks, Withdrawal, and Deposit Slips

- Continue to use your existing supply of Salisbury Bank checks for your checking, money market and Home Equity Line of Credit accounts. If you order your checks through a vendor other than the bank, *you will need to change the bank name 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.)*

Personal Debit Card

- 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., Netflix, car insurance, credit cards, etc.).

Personal 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
 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. First Name
 - b. Last Name
 - c. Date of Birth
 - d. Zip Code
 - e. Email Address
 - f. Last four digits of your Social Security Number

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 for your NBT Digital Banking service

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.

- 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 scheduled digital banking internal and external transfer information to recreate these 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.

After the merger, we recommend reviewing all scheduled transfers and payments within NBT Digital Banking to ensure all are scheduled as expected.

Personal Telephone Banking

- Enroll in our telephone banking service for 24/7 access to your bank account information. Call 1.800.628.2265, select option 2, validate security questions, and follow the prompts.

