

Pricing Schedule for Products and Services

Effective: October 6, 2021



Bank Fees	
All-Purpose or Holiday Club closed early	\$10.00
Balance Statement, per hour	\$17.50
Bank Bags	
Draw String	\$5.00
Vinyl Zipper	\$7.00
Checking, MMDA or Savings Account Closed Early (less than 90 days from opening) (excludes NBT iSelect Account)	\$15.00
Copy of Cancelled Check (Two copies at no charge per month)	\$3.00
IRA Transfer (Process to another institution)	\$30.00
Mailed Statements with Images, per month	\$5.00
Mailed Statement (iStrive Only)	\$2.00
Return of Deposited Item	\$20.00
Signature Guarantee – Medallion Stamp	\$5.00
Statement Copy or Interim Statement	\$3.00
Stop Payment	\$32.00
Telephone Transfer of Funds (Branch/Call Center)	\$3.00
Return Deposit Statement Fee	\$5.00
A one-time fee charged when a customer's statement is returned undeliverable with no forwarding address	

Overdraft Options for Checking/Savings	
Insufficient or Uncollected Funds (NSF) per returned or paid item. (excludes NBT iSelect Account) (For consumer accounts only Limited to 5 per day, or \$175.00)	\$35.00
Continuous Overdraft (per day) We may also charge you a fee of \$5 per business day your account remains overdrawn, starting on the eighth consecutive calendar day.	\$5.00
Autolink Transfer Service, per transfer * **	\$10.00
For Consumer accounts only, we apply a grace amount of \$5 to the available balance in order to prevent an overdraft fee from being assessed on items that would have overdrawn your account by \$5 or less.	

Card Services†	
MyCardCreation - Personalized Debit Card per order	\$9.95
Withdrawal at non-NBT Bank ATM *	\$1.50
Balance Inquiry at non-NBT Bank ATM *	\$0.50
Transfer of Funds at non-NBT Bank ATM *	\$0.50
Replacement Card Fee (Debit Card and ATM Card)	
In Branch	\$5.00
Standard	\$5.00
Express Delivery	\$50.00
International Service: a 1% fee will be added to the amount of each debit card transaction made outside the United States (excluding Puerto Rico and the U.S. Virgin Islands). The fee will be included in the transaction amount when posted to your account.	

Safe Deposit Boxes	
Late Fee	\$10.00
Annual Rent	Varies by size
Drilling a Lock	At Cost
Replacement Key	At Cost

Night Deposit	
Annual Service	\$15.00
Annual Bag Lease, per bag	\$10.00
Key Replacement (bag or exterior lock)	\$5.00
Replacement Bag	At Cost

Types of Checks	
Deluxe Check Printing	Varies by check style
Personal Money Order (\$2,500 Maximum)	\$3.00
Official Check	\$5.00
Certified Check	\$15.00
Counter Checks	\$0.25

Collections and Remittances	
Incoming Collection	\$20.00
Outgoing Collection	\$30.00
Incoming Wire Domestic and Foreign	\$15.00
Outgoing Wire Foreign	\$50.00
Outgoing Wire Domestic	
initiated by phone, fax or in branch	\$25.00
initiated through Business Online Banker	\$20.00

Research and Administration	
Legal Papers Served on Account	\$100.00
Protest	\$15.00
Research per hour (1-Hour Minimum)	\$25.00
Account history includes statements, images of your checks, and account transactions, which can be viewed through NBT Online Banker	

NBT Online Banker for Consumer (iNet Fees)	
Online Banker with Bill Pay	No Charge
External Outgoing and Incoming Transfers	No Charge
Mobile Banking and Deposit	No Charge
NBT Online Banker for Business (iNet Fees)	
Basic Service Suite	No Charge
ACH Service Suite	\$25.00
Wire Service Suite	\$30.00
Service Suite Bundle	\$45.00

Checking Transaction Limits	
Monthly Inactivity Fee (excludes NBT iSelect Account)	\$10.00
When a checking account with a current balance less than \$1,000 has no deposits or withdrawals for a continuous 12 months, an Inactivity Fee will be assessed each month the account remains inactive, beginning with the 13 th month.	
Monthly Dormancy Fee (excludes NBT iSelect Account)	\$10.00
For all checking accounts where there has been no customer-initiated activity in the form of deposits or withdrawals for a continuous 24 months (including inactive accounts described above), a Dormancy Fee will be assessed each month the account remains dormant, beginning with the 25 th month. However, in no case will any one account be assessed both an Inactivity and Dormancy Fee for the same month.	

Savings or Money Market Transaction Limitations	
Transfers from a Savings or Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per monthly statement cycle. Pursuant to federal banking regulations, depositors who continue to exceed these limits may lose the transfer and check writing features of their account.	

Transaction Limitations	
Per transfer or cleared item, in excess of the limits described above	\$10.00

*Waived for iStrive Checking and iStrive Savings
 * Waived for iStrive Checking, iStrive Savings and Star Privilege Premium Checking
 †ATM Surcharge: when you use an ATM not owned by NBT Bank, you may be charged a fee by the operator or owner.

We reserve the right to enforce or to waive a charge under this schedule without losing the right to assess the charge in the future.