

# Business Customer Checklist



## Before the Merger

### Business Contact Information Verification

- Please verify that all contact information with Evans Bank is up to date. This includes all business mailing addresses and zip codes, business user last name, business phone number, and business email address. This will help ensure you receive important communications by mail, email, and phone, if necessary.

**You can verify and update your contact information through online banking or your Evans banker.** Please note that all address changes must be completed at a local branch.

**Company Administrators, please ensure contact information is up to date for yourself and each sub-user in online banking.**

### 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 Evans Bank debit card.

### Business Digital Banking Customers

- Save or print all your scheduled online banking internal account-to-account transfer information from your Evans Bank Online Banking, including account numbers, routing numbers, amounts, and bill payment schedules.
- We recommend you save or print all of your ACH Participant, ACH Template, and Wire Participant information.
- Save or print all account and service alerts. After the merger, these account alerts for balance or transaction activity will need to be recreated within NBT Digital Banking.
- If there are account transaction histories, copies of check images, or statements related to your Evans Bank accounts that you would like to have available immediately after the merger, we recommend you save or print them now.

Aerial view of Downtown, Buffalo, NY



# Business Customer Checklist (continued)

## After the Merger

### Business Checks, Withdrawal and Deposit Slips

- You can continue to use your existing supply of Evans Bank checks for your checking, money market, and line of credit accounts. When you reorder your checks through a vendor other than Deluxe, you will need to change the bank name to NBT Bank.
- Discard any supply of unused withdrawal slips. New withdrawal slips will be available at any branch location. (Checking deposit tickets received with your check orders, including those received prior to the merger, can continue to be used.)

### Business Digital Banking (Online and Mobile)

- 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 Evans Bank username\*
  4. Enter your existing Evans 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 service.

Please note any nicknames set up in your Evans Online Banking will not be converted. However, you can create new nicknames after signing into NBT Digital Banking for the first time.

Enrollment and access to NBT Digital Banking can be performed any time after the merger, which is expected to occur in the second quarter of 2025 in conjunction with the system conversion.

**The Business Administrator will be granted access rights to all accounts tied to the NBT Digital Banking setup. The Business Administrator must grant access entitlements to all other users who will access the business account(s).**

- Download the NBT Bank mobile app from the Apple App Store or Google Play Store, and sign in to access NBT Digital Banking. Follow the enrollment steps outlined above if this is your first time signing in to NBT Digital Banking. Note that you will only need to complete this enrollment process one time through either online or mobile, not both. You may delete your Evans Bank mobile app.



- To recreate the scheduled internal and external transfers and payments you had prior to the merger, use the information you saved from your Evans Online Banking.
- Set up and receive critical account alerts for when account balances are low, checks clear, loan payments are due, and more. (Alert set-up can be found in NBT Digital Banking > Profile > Alerts)
- Review and approve the payment disclosures, payees, and bill payments converted for accuracy. (Digital Banking > Payments)
- After the merger, click on eStatements and accept the Terms and Conditions to view your eStatements once the new statement is ready.

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\*We will contact you with further instructions if we cannot convert your existing Evans username.



# Business Customer Checklist (continued)

## *After the Merger*

### Business Debit Cards

- Begin using your new NBT Bank VISA® Debit Card. Activate your new NBT Bank VISA® Card and select a PIN by calling **1.800.992.3808**. You will receive two separate mailed communications: one is instructional information, and the other is your new card.
- If your Evans Bank Debit Mastercard® is in use within your Mobile Wallet, remove the card. You may now set up your new NBT Bank VISA® Debit Card in your Mobile Wallet.
- Update your recurring debit card payments to your new NBT Bank VISA® Debit Card (e.g., utilities, vendor payments, credit cards, etc.).
- Consider configuring your NBT Bank VISA® Debit Card in Card Valet. Card Valet is available in NBT Digital Banking. You can control your card with it: set card limits and alerts, turn it on or off, and report a lost or stolen card.

Your new NBT Bank VISA® Debit Card is eligible for enrollment in uChoose Rewards. The uChoose Rewards program lets you earn points on purchases made with your NBT Debit Card. You can redeem these points for cash back, merchandise, and a variety of other exciting rewards.



For more information, visit [www.nbtbank.com/evans](http://www.nbtbank.com/evans)

