

Personal Customer Checklist



Before the Merger

Personal Contact Information Verification

- Please verify that all contact information on Evans Bank account(s) is up to date. This includes all mailing addresses, email, and applicable phone numbers. This will help ensure you receive important communications by mail, email, and phone, if necessary.

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

Personal Debit Cards

- Look for your new NBT Bank VISA® Debit or ATM Card to arrive via mail prior to the merger.
- Upon receipt of your new NBT Bank VISA® Debit or ATM 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 or ATM Card. Until then, continue using your Evans Bank debit card.

Personal Digital Banking Customers

- Save or print all scheduled online banking internal and external account-to-account transfer information from your Evans Bank Online Banking, including account numbers, routing numbers, amounts, and bill payment schedules.
- If you currently have automatic transfers set up within Evans Bank Online Banking and want them to continue after the merger, you will need to recreate them within NBT Digital Banking.

We intend to convert your bill pay history and payee information to NBT Digital Banking.

- Save or print all Evans Bank 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.

Rochester skyline along the Genesee River, Rochester, NY



Personal Customer Checklist (continued)

After the Merger

Personal 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.)*

Personal Digital Banking (Online and Mobile)

- After the merger, enroll and access your NBT 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. 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.

Please verify that your contact information with Evans Bank is up to date, including applicable phone numbers. This will help ensure you receive important communications, including one-time PINs.
 7. Select and enter a new password to use for 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.
- 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.

- Use the information you saved from your Evans Online Banking to recreate the scheduled internal and external transfers you had prior to the merger.
- Set up and receive critical account alerts for events such as low account balances, check clearing, loan payment due dates, 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. (Log in to NBT Digital Banking > Accounts > eStatements)

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

Personal Customer Checklist (continued)

After the Merger

Personal Telephone Banking

- Enroll in NBT Bank's 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.

Personal Debit Card

- To begin using your new NBT Bank VISA® Debit Card, activate your 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., streaming subscriptions, car insurance, 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.



For more information, visit www.nbtbank.com/evans

Buffalo City Hall and
McKinley Monument, Buffalo, NY



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