



Account Information	Monthly Maintenance Fee (subject to enrollment in eStatements)	\$0.00
	Minimum Deposit to Open Account	N/A
	Monthly Statement Options	
	eStatements - (customer has 90 days to enroll)	\$0.00
	Mailed Statements without Images (per statement)	\$2.00
	Check Writing Fee (per check)	\$3.00
	Early Account Closure Fee Closed within 90 days of account opening	\$15.00
Commonly Used Services	Monthly Inactivity Fee 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.	\$10.00
	Monthly Dormancy Fee 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.	\$10.00
	NBT Online Banker with Bill Pay	\$0.00
	Return of Deposited Item	\$20.00
	Stop Payment Fee	\$32.00
Discretionary Overdraft Program	We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. 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.	
	Overdraft Fee (per item)- Uncollected (UNC) or Non-Sufficient Funds (NSF) Maximum of 5 fees per day (\$175)	\$35.00
	Continuous Overdraft (per day)- Assessed each consecutive day the account remains overdrawn, beginning on the 8th day. (No Limit)	\$5.00
Overdraft Protection Options	Autolink Transfer Service (per transfer) If enrolled, NBT Bank will automatically transfer funds from the deposit account you choose in \$10.00 increments each time the funds in your checking account are not sufficient to cover authorized and/or paid transactions.	\$0.00
	Overdraft Line of Credit – LOC (per transfer) Account subject to credit approval	\$10.00
Card Options	NBT Bank ATM – For all Transactions	\$0.00
	Non-NBT Bank ATM (Surcharge from ATM owner may also apply)	
	Withdrawal- with iStrive Debit Card	\$0.00
	Balance Inquiry and Transfer of Funds with iStrive Debit Card	\$0.00
	Replacement Card Delivery Fee (Debit Card and ATM Card)	
	In-Branch	\$5.00
Standard Mail (Does Not apply to ATM Card)	\$5.00	
Expedited Mail (Does Not apply to ATM Card)	\$50.00	

