

NBT Bank eStatement

Terms and Conditions and Disclosure Notice



This eStatement Terms and Conditions Agreement (“Agreement”) and Disclosure Notice, made between you and NBT Bank (“Bank”) for the purpose of receiving via electronic delivery all required statements, notices and disclosures, governs the terms of use of the Bank’s eStatement service.

SCOPE OF COMMUNICATIONS TO BE PROVIDED IN ELECTRONIC FORM

When you enroll in the eStatements service, you agree to permit the Bank to make disclosures and provide notices to you in electronic form. Your consent and agreement shall relate to all forms of disclosures and notices required under applicable law as a result of the various agreements between you and the Bank. Such communications may include, but are not limited to:

- Periodic account statements
- Annual privacy policy
- Annual electronic funds transfer notice
- Change-in-terms information for your account
- Other forms or disclosures we may be required to provide

CONSENT TO COMMUNICATE ELECTRONICALLY

Your consent to receive eStatements is voluntary and you may choose to cancel at any time. By enrolling in the eStatements service, you are agreeing to receive your statements and other required notices electronically for all accounts with the Bank. Unless you un-enroll one or more of your accounts from the service, your consent to receive eStatements indicates your desire to discontinue paper statement delivery. You understand that by agreeing to the terms and conditions contained in this document, instead of receiving a paper statement or other notice or disclosure in the mail you will receive an e-mail notification, delivered to your designated e-mail address, alerting you to the availability of new electronic statements or documents for you to review. Each e-mail notice will contain instructions for how to access the electronic documents.

JOINT ACCOUNTS

If your account is owned jointly with another person, either one may consent to receive or withdraw consent to receive electronic communications. Delivery of a notification to an e-mail address designated by any one owner of a joint account is considered notice to all owners.

HOW TO WITHDRAW CONSENT

In order to withdraw your eStatement consent for all accounts enrolled, please call, write or e-mail us as described in the Contacting the Bank section of this agreement. You may also edit your eStatement preferences for individual accounts online to withdraw your consent for an individual account or any combination of your accounts, but in order to completely withdraw all accounts from eStatements, you must call, write or e-mail with your request.

HOW TO OBTAIN A PAPER COPY

You may obtain a paper copy of any communication by printing it yourself, or by contacting us using one of the methods described herein to request that we provide a paper copy to you. A reasonable fee may be assessed for providing you with a paper copy of any electronic communication.

HOW TO UPDATE YOUR RECORDS

It is your responsibility to provide us with true, accurate and complete e-mail address, contact and other information related to this Disclosure and to your accounts, and to maintain and update any changes in this information. You may update this information online, or by contacting us using one of the methods described herein.



REVIEW OF ESTATEMENTS

Your receipt of electronic communications does not in any way alter your obligation to promptly review your account statements. You must promptly review your eStatements or any other electronic communications we provide and notify us in writing immediately of any error, unauthorized transaction or other irregularity.

CONTACTING THE BANK

Unless this Agreement provides otherwise, you may communicate with us in any one of the following ways:

You may call us at:	1-800-628-2265
You may write us at:	NBT Bank, N.A. Customer Service Center P.O. Box 351 Norwich, NY 13815-0351
You may e-mail us at:	customerservice@nbtbank.com

COMMUNICATIONS IN WRITING

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download and save for your records a copy of this Agreement and any other communication that is important to you.

HARDWARE AND SOFTWARE REQUIREMENTS

We support the current version and one version back of Internet Explorer, Firefox and Safari. To access, download and print eStatements, you need to have a personal computer with Internet and e-mail access. You must also have a supported version of Adobe Reader. You may download Adobe Reader at <https://get.adobe.com/reader/> for free.

TERMINATION/CHANGES

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the eStatements provided to you under this Agreement. We do not and cannot warrant that eStatements will operate without error, or that eStatements will be available at all times.

Except as specifically provided in this Agreement or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of eStatements, including loss of profits, revenue, data or use by you or any third party, whether in a an action in contract or tort or based on a warranty or any other legal theory. Further, in no event shall the liability of the Bank and its affiliates exceed the amounts paid by you for the services provided to you through eStatements.