NBT | WEALTH MANAGEMENT

March 1, 2017

Dear Valued Client:

We have some exciting news to share with you. On April 1, 2017, NBT Wealth Management will transition to a new trust and investment accounting and information management system. This new system, called Fi-Tek, will provide us with powerful tools to service your account. You will benefit from enhanced online access to your account information and improved account statements.

We completed an in-depth review before choosing Fi-Tek as our new business partner and system provider. Fi-Tek's customized information and management system is called Global Wealth Enterprise Solutions (GWES) and will help us better serve you. GWES is currently being used by more than 450 private banks and trust and wealth management companies, including some of the largest global banks and pension plans.

Project teams from both NBT Wealth Management and Fi-Tek have been hard at work planning this transition for many months. We want to assure you there will be no disruption in the services we provide you during this conversion. Beginning April 1, 2017, clients currently accessing their account information using StrataWeb will access account information through a new online portal called NBT Wealth Connection.

Please be aware that you will receive an interim statement from the current system for the period ending March 31, 2017. You may also receive 2017 tax reporting information from both systems.

For your reference and to answer questions you may have, this letter and a list of Frequently Asked Questions about this transition are available at nbtbank.com/wealthconnection.

We look forward to continuing to serve your trust, retirement and investment needs. Thank you again for your business. Please contact your trust or investment officer with any questions you may have.

Sincerely,

Kenneth J. Entenmann, Senior Vice President
Director of Trust Services and Chief Investment Officer

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