

Loan Payment Options



At NBT Bank, we offer our personal banking customers a number of convenient options to pay your installment loan, car loan, line of credit or mortgage. Details are provided below. If you are looking to **request a payoff** or you **need assistance** with making your payments, please call us at 800.NBT.BANK (800.628.2265) or stop in at your local NBT Bank branch and we can assist you with what you're looking for.

NO FEE LOAN PAYMENT OPTIONS	
Payment Option	Features
New ACH Payment	<ul style="list-style-type: none">• Submit an online one-time ACH payment from your deposit account.• You can sign up for recurring automated payments to pay on your due date via a secure online form at: nbtbank.com/recurringachpayments. You will need your loan account number
Online (NBT Online Banker)	<ul style="list-style-type: none">• Set up a one-time or recurring transfer from your NBT checking or savings account to your loan account• Enrolling in NBT Online Banker is easy
Auto Draft	<ul style="list-style-type: none">• Have your payment deducted from your checking account• To enroll, call 800.NBT.Bank (800.628.2265) to speak to a Call Center Representative or visit your local NBT Bank Office.
In Person	<ul style="list-style-type: none">• Make your payment at any NBT Bank Office• Visit our Locations page to find one near you
By Mail	<ul style="list-style-type: none">• Mail your payment to us at NBT Bank Loan Operations, P.O. Box 149, Canajoharie, N.Y. 13317• Write your loan account number in the memo line of your check

Please note the principal balance is not the same as the payoff balance. You must contact the bank for a payoff quote.