

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. After loan initiation, you can sign up for recurring automated payments 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 payment as a transfer from your 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 NBT Bank 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.
External Account Transfer	<ul style="list-style-type: none"> Make your payment by transferring funds from your account at another financial institution Must be enrolled in NBT Online Banker and our External Account Transfer Service Enrolling in External Account Transfer is easy
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.

LOAN PAYMENT OPTIONS WITH A CONVENIENCE FEE	
Payment Option	Features
Online (Pay Your Loan)	<ul style="list-style-type: none"> Make one-time payments with a debit card Payments also accepted via electronic check No need to register Fee of \$4.95 for on-time payments* Enter your loan account number, zip code and email address to begin
By Phone (Automated Service)	<ul style="list-style-type: none"> Make one-time payments with a debit card Payments also accepted via electronic check No need to register Fee of \$4.95 for on-time payments* Call 800.NBT.BANK (800.628.2265) to access this service
Call Center	<ul style="list-style-type: none"> Call 800.NBT.BANK (800.628.2265) to speak to a Call Center Representative Make one-time payments with a debit or credit card Fee of \$16.95 for on-time payments* Visit our Contact page for hours of availability

*If your payment is late, you will incur the regular late payment fee in addition to the fees listed here

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