

## Additional Features

### NBT Banker Cash and Check Card

Enjoy convenient access to cash using NBT Bank's wide ATM network and make purchases wherever VISA® debit is accepted. Transactions are automatically deducted from your checking account.

### VISA® Extras Rewards Program

NBT Banker Cash and Check Cardholders who enroll in the VISA® Extras Rewards Program may accrue points redeemable for retail gift certificates, movie tickets, travel and dining rewards and more. Visit [www.nbtbank.com](http://www.nbtbank.com) to enroll.

### NBT Online Banker and Bill Pay

Just point and click to check account balances, transfer money and pay bills online – 24 hours a day, seven days a week. Access to NBT Online Banker is free, and Bill Pay can be added for a low monthly fee.

### Direct Deposit

Have your paycheck or government check automatically deposited safely into your account so your money is there when you need it.

### Image Statements

Receive copies of canceled checks for a low monthly fee. Check copies are printed on 8.5" by 11", three-hole punched paper for convenient filing.

### Auto-Transfers

Make banking worry-free by arranging for regularly scheduled pre-authorized payments and automatic deposits\*.

*\*Certain transaction limitations apply to savings and money market accounts.*



## Reach your money management goals with Star Classic Banking

*With our flexible, convenient line-up of checking products, you can find a checking account to meet all of your needs. Choose an account with our **Premium Package<sup>†</sup>** and enjoy additional services, benefits, added savings, protection and security.*

### **With Star Classic Banking:**

- *Access to online banking is always free.*
- *You'll pay no monthly or per item fees for purchases with your NBT Banker Cash and Check Card.*

### Special Program Notes

Accidental Death Insurance is offered by Affinion Benefits Group and is underwritten by Hartford Life Insurance Company. A portion of the monthly membership dues, if applicable, will be used to pay the insurance premium to the plan administrator. As a member, you'll automatically receive new benefits as they are added to your program. Coverage is divided equally among co-owners of joint accounts. The 24-hour Accidental Death and Dismemberment Insurance benefit reduces by half at age 70.

**The insurance offered is not a deposit, not FDIC insured, not an obligation of or guaranteed by the bank or an affiliate, and is not insured by any agency of the U.S.**

Members who reside in Alaska, Arkansas, Colorado, Connecticut, Florida, Indiana, Kansas, Montana, Nevada, Ohio, Oklahoma, South Carolina, South Dakota and Tennessee should refer to the Membership Terms, Conditions and Disclosures included in the Membership Kit for important information regarding your medical discount benefits.

### For more information:

Please stop in any conveniently located NBT Bank office.

Call 1-800-NBT-BANK

Visit our website at  
[www.nbtbank.com](http://www.nbtbank.com)

E-mail our customer service representatives at  
[customerservice@nbtbank.com](mailto:customerservice@nbtbank.com)



## Personal Checking



## Classic Checking

---

This basic checking account is *free* of a monthly maintenance fee. There are no balance requirements, and you can write as many checks as you want!

## Classic Premium Checking

---

Enjoy the features of Classic Checking with our **Premium Package<sup>†</sup>** for the low monthly fee of \$5.

## Star Privilege Premium Plan

---

This plan is designed to show you just how powerful your personal banking relationship can be!

Link up to four other checking, savings and/or money market accounts to your Star Privilege Premium Plan, and you'll pay no monthly maintenance fee when the combined average daily collected balance in the linked accounts is \$5,000 or more.

To show you how much we value the relationship you maintain, we include our **Premium Package<sup>†</sup>** with this plan at no cost to you. And, you'll enjoy the following banking benefits:

- Earn a premium rate on your Premium Money Market Account\*
- A 0.25% rate bonus on new CDs\*\*
- Free Bill Pay with NBT Online Banker
- Free Specialty Gray checks (wallet style) or a 50% discount off designer checks (wallet style)
- Free personal financial review with a licensed financial consultant

*\*Minimum balance to open is \$5,000. Available only to customers with Star Privilege Premium Plan.*

*\*\*Does not apply to CDs with promotional rates.*

## Classic Interest Checking

---

Earn interest on the balances in your account with this checking option. Interest is accrued daily based on the following tiers and credited to your account each month.

### Interest Rate Tiers

*Tier 1:* \$100 to \$2,499.99

*Tier 2:* \$2,500 and over

Pay no monthly maintenance fee when:

- Your average daily collected balance is \$500 or more, or
- You are age 50 or over.

Be sure to ask about a free personal financial review with a licensed financial consultant.

## Interest Premium Checking

---

Enjoy the features of Classic Interest Checking with our **Premium Package<sup>†</sup>** for the low monthly fee of \$5.



## †Premium Package

You can get more from your checking account when you sign up for NBT Bank's Premium Package.

## Financial Advantages

---

### Coast To Coast Vision Plan\*

Receive discounts of 10% to 30% or more on prescription eyeglasses at over 12,000 participating optical providers nationwide. And save on eye exams and surgery including PRK and LASIK at participating ophthalmology offices.

*\*This is not insurance.*

### Rx Advantage™ Prescription Drug Program\*

Your Rx Advantage card will give you discount pricing on many prescription medications at participating pharmacies nationwide. Our prescription drug monitoring program will alert your pharmacist to important information about your prescriptions, giving you added security.

*\*This is not insurance.*

### NationsHealth Medical Supply Pharmacy\*

With NationsHealth you can receive up to 15% off the average retail price of diabetes testing products delivered right to your door.

*\*This is not insurance.*

### Everyday Rebate Rewards

Get rewarded by simply purchasing the items that you use every day. Save your receipts (up to \$100), send them in with your Everyday Rebate Rewards request form and get 10% back.

## Protection Advantages

---

### \$10,000 Accidental Death and Dismemberment Insurance

You will be protected with \$10,000 in Accidental Death and Dismemberment Insurance.

### Fraud Assistance\*

Gain access to highly trained identity theft specialists to guide you through the fraud resolution process in the event you are a victim of identity theft.

*\*This is not insurance.*

## Travel and Entertainment Advantages

---

### Savers Club® with Online Access

Use this great book to receive national discounts that allow you to save on hotels, theme parks, car rentals, movie tickets, dining, attractions and more!

### Bonus Travel

Save money and time on business and personal travel for airfare, car rental, lodging and more. Receive toll-free access to licensed travel agents and special members-only savings through the Vacation Savings Hotline.

### Companion Airfare

Love to travel? Next time take a friend along. With Companion Airfare, when you buy your regular-priced, adult, coach-class, round-trip ticket from any participating airline, you'll qualify for a companion ticket worth up to \$500 for a minimal processing fee.

## Banking Benefits

---

### Free or Discounted Checks

Specialty Gray checks (wallet style) are always free with your checking account when you select the Premium Package. Or, receive a 50% discount off designer checks (wallet style).

### Online Bill Pay

Pay just \$2.50 per month for Bill Pay with NBT Online Banker – a savings of \$2 per month. Bill Pay is free with the Star Privilege Premium Plan.