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**NBT BANK ANNOUNCES EFFORTS TO RELIEVE  
FINANCIAL HARDSHIP DUE TO COVID-19 (CORONAVIRUS)**

Norwich, NY (March 19, 2020) – NBT Bank has announced steps to support businesses and individuals facing financial hardship due to the COVID-19 (coronavirus) pandemic.

Effective immediately, the following assistance may be available to NBT Bank customers by contacting NBT’s dedicated COVID-19 Customer Relief Line at 1-888-235-2881.

- **Retail Banking, Personal Loans and Mortgages**—NBT has temporarily increased daily limits for ATM withdrawals and mobile deposits; is temporarily waiving late fees; is temporarily waiving penalties for early CD withdrawals up to \$20,000; and is offering certain payment deferrals on consumer loans.
- **Small Business Customers**—NBT has temporarily increased daily limits on mobile deposits; is temporarily waiving late fees; is temporarily waiving penalties for early CD withdrawals up to \$20,000; and has developed programs to provide relief through working capital lines of credit and payment deferrals.

In addition, NBT’s commercial banking relationship managers are ready and able to assist their customers under pressure due to the COVID-19 outbreak with working capital lines of credit and certain payment deferrals.

“While these are challenging times for all of us, I want to assure our customers and communities that we at NBT stand with you and your families,” said President and CEO John H. Watt, Jr. “Your health, safety and financial security are our highest priority.”

For more information, visit [www.nbtbank.com/coronavirus](http://www.nbtbank.com/coronavirus).

NBT Bank is a member of the FDIC. FDIC deposit insurance enables consumers to confidently place their money at thousands of FDIC-insured banks across the country, and is backed by the full faith and credit of the United States government. For more information about FDIC, visit [www.fdic.gov](http://www.fdic.gov).

**About NBT Bank**

NBT Bank offers personal banking, business banking and wealth management services from locations in seven states, including New York, Pennsylvania, Vermont, Massachusetts, New Hampshire, Maine and Connecticut. The bank and its parent company, NBT Bancorp, are headquartered in Norwich, NY. NBT Bancorp had assets of \$9.7 billion as of December 31, 2019 and is traded on the Nasdaq Global Select Market under the symbol NBTB. More information about NBT is available online at [www.nbtbank.com](http://www.nbtbank.com). Member FDIC.