

# “Bank at Work” PROGRAM BENEFITS



## CHECKING

### “Bank at Work” Checking:

- Personal Checking with no monthly service charge with eStatements
- No minimum daily or average monthly balance requirements
- First order of standard checks free
- \$50.00 minimum to open<sup>1,2</sup>

## SAVINGS

### “Bank at Work” Savings:

- Personal Savings with no monthly service charge for six months
- No minimum daily or average monthly balance requirements for six months (requires a “Bank at Work” Checking)
- \$50.00 minimum to open<sup>1,2</sup>

## DEBIT CARD:

- No annual fee on an NB&T Debit Card
- Automatic enrollment in Debit Card Rewards Program

## ATM CHARGES:

- 40,000+ surcharge-free ATMs
- Visit [www.nbtirect.com](http://www.nbtirect.com) to find ATMs near you

## ONLINE BANKING AND BILL PAY:

- Free Online Banking and Bill Pay (requires an NB&T checking account)<sup>3</sup>

## MOBILE BANKING AND BILL PAY:

- Free Mobile Banking and Bill Pay (requires an NB&T checking account)<sup>4</sup>

## CONSUMER LOAN:

- .25% interest rate discount on a new NB&T consumer loan when payments are automatically deducted from an NB&T checking account<sup>5</sup>

## MORTGAGE LOAN:

- \$250.00 discount off refinance or purchase closing costs<sup>6</sup>

## SAFE DEPOSIT BOX:

- Waiver of rental fee on a 3”x5” safe deposit box for the first year<sup>7</sup>

## FINANCIAL CHECK UP:

- Complimentary Financial Planning Review

1. Refer to the current Truth In Savings disclosure for your Personal Deposit Account and the Fee Schedule for further account and fee information. 2. “Bank at Work” benefits are subject to change or to termination. If company employment ceases, the “Bank at Work” benefits will terminate and the checking account and/or savings account will be subject to the then current pricing for the Personal Deposit Account and Personal Savings Account, as applicable. 3. Online Banking is a free service provided by NB&T; however, your Internet carrier may charge for web access. 4. Mobile Banking is a free service provided by NB&T; however, other charges from your cell phone provider may be applicable. 5. Limited to Personal Loans, Home Equity Loans and Home Equity Credit Lines. 6. Expires 60 days from initial account opening. 7. Subject to availability. Annual fees apply after one year.

Deposit accounts are subject to ChexSystems verification. All loans are subject to credit approval.

