

## Accessing Your Account

### Online

To access your account online – Log onto [www.nbtbank.com](http://www.nbtbank.com). From the Login drop-down select NBT Retirement Plan Services and click continue. Choose Plan Participant and enter your login information.

#### 1st Time Login

The first time you login, enter your default User ID and Password information as follows:

**User ID:** Social Security Number (No dashes...Example: 000110001)  
**Password:** Date of Birth in MMDDYYYY (No dashes...Example: 04012014)

When logging for the first time you will be prompted to set up your user information.

**You will need to:**

- choose a new username and password,
- select and answer password reset questions,
- enter an e-mail address for device authorization\* and password resets.

#### Have You Logged in Before?

If you've logged in before and are returning to the 401(k) site but don't know your login information, follow these steps:

1. Use the "Forgot Password" option. A temporary password will be sent to the email address we have on file.
2. If you get locked out, call the Participant Service Line which can be accessed using the instructions on the back of this page. They can unlock your account and reset your password.

Account Info	Transactions	Resource Center	Personal
Account Summary	Transaction Status	Fund Central	Account Maintenance
Account By Asset Class	Fund To Fund Transfers	Retirement Calculator	
Statement On Demand	Deferral Change*	Guidance/Advice Plus	
Transaction History*	Investment Elections	Education Center	Messages
Rate of Return	Rebalance	Plan Contacts	
My Statement	Loans*		
	Distribution Request*		

\* Some features are optional and may not be available for your plan.

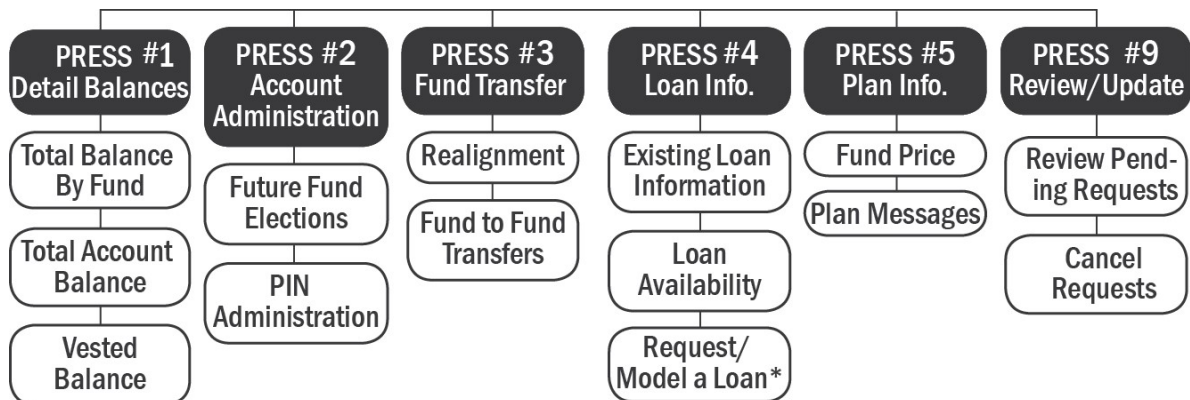
## Accessing Your Account

### By Phone (Voice Response Unit)

The voice response unit (VRU) is ideal for participants that do not have access to a computer or feel more comfortable accessing their account via telephone. To get started, follow these simple steps:

- Call:** (800) 716-3742  
**Press:** 1 for English or 2 for Spanish  
**Enter:** Your User ID\* (Social Security Number No dashes...Example: 000110001)  
**Enter:** Your Password\* (Date of Birth in MMDDYYYY ...Example: 04012014)

\* If you have logged into the website and changed your User ID and Password it will not affect your Username and Password for the voice response system.



\* Some features are optional and may not be available on all plans.

#### Available Anytime During Call:

- |                        |   |
|------------------------|---|
| (*H) For Help          | (*T) To Terminate Call                  |
| (*M) For Main Menu     | (Ø) For Participant Service Center Rep. |
| (*R) To Repeat Message |   |

Should you have any questions concerning your account access, please contact a Participant Service Center representative at (800) 716-3742 Monday through Friday, between 8:00 am and 8:00 pm eastern time.