

## Accessing Your Account

### Online

To access your account online – Log onto [www.nbtbank.com](http://www.nbtbank.com). From the View Your Accounts drop-down select NBT Daily 401(k) Services and enter your account information or follow the below 1<sup>st</sup> time login instructions.

# 1<sup>st</sup> 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.

\*The device authorization process is detailed in the Initial Login Guide which can be found in the Help section of the landing page under the Website Guides Tab.

The online account access system offers a variety of tools to manage your retirement account.

- Investment guidance and savings education
- Transfer funds and realign balances – including auto-rebalancing
- Access monthly and quarterly fund performance information
- View online Fund Fact Sheets and prospectus detail
- Rate of return calculations on individual investments
- Have electronic statements emailed to you monthly

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.

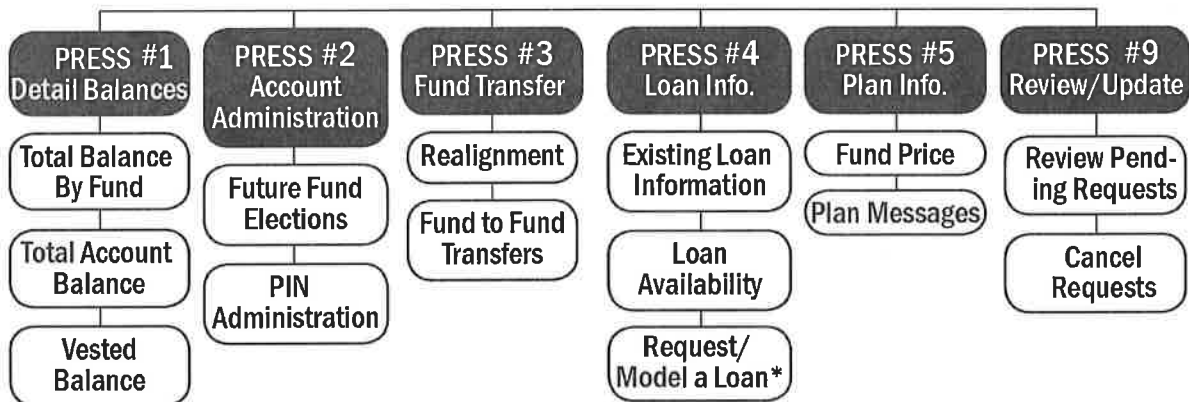
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### By Phone (Voice Response Unit)

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.