

## NOTICE OF PENDING CLASS ACTION AND PROPOSED SETTLEMENT

**READ THIS NOTICE FULLY AND CAREFULLY; THE PROPOSED SETTLEMENT  
MAY AFFECT YOUR RIGHTS!**

**IF YOU HAVE OR HAD A CHECKING ACCOUNT WITH NBT BANK,  
N.A. AND YOU WERE CHARGED CERTAIN OVERDRAFT OR NSF  
FEES BETWEEN DECEMBER 4, 2013, AND NOVEMBER 30, 2021, THEN  
YOU MAY BE ENTITLED TO A PAYMENT FROM A CLASS ACTION  
SETTLEMENT AND/OR FORGIVENESS OF CERTAIN UNCOLLECTED  
FEES.**

The United States District Court for the Northern District of New York has authorized this Notice; it is not a solicitation from a lawyer.

You may be a member of the Settlement Class in *Lowe et al. v. NBT Bank, N.A.*, in which the plaintiffs allege that defendant NBT Bank, N.A. (“Defendant”) unlawfully assessed certain Relevant Fees between December 4, 2013, and November 30, 2021. If you are a member of the Settlement Class and if the Settlement is approved, you may be entitled to receive a cash payment from the \$4,250,000.00 Settlement Fund and/or the forgiveness of Uncollected Fees, benefits established by the Settlement. If you are a member of one of both of the Settlement Classes, you will receive a payment from the Settlement Fund so long as you do not opt out of, or exclude yourself from, the Settlement. **You do not have to do anything to be entitled to a payment from the Settlement Fund.**

The Court has preliminarily approved this Settlement. It will hold a Final Approval Hearing in this case on **September 29, 2022, at 12:00 p.m.** At that hearing, the Court will consider whether to grant Final Approval to the Settlement, and whether to approve payment from the Settlement Fund of up to \$5,000.00 in a Service Award to each Class Representative, up to 33.33% of the Value of the Settlement as attorneys’ fees, and reimbursement of costs to the attorneys and the Settlement Administrator. If the Court grants Final Approval of the Settlement and you do not request to be excluded from the Settlement, you will release your right to bring any claim covered by the Settlement. In exchange, Defendant has agreed to issue a credit to your Account, a cash payment to you if you are no longer a customer, and/or to forgive certain Relevant Fees.

**To obtain a Long Form Notice and other important documents, please visit [www.loweoverdraftsettlement.com](http://www.loweoverdraftsettlement.com). Alternatively, you may call 1-855-604-1706.**

*If you do not want to participate in this Settlement—you do not want to receive a cash payment and/or the forgiveness of Uncollected Fees and you do not want to be bound by any judgment entered in this case—you may exclude yourself by submitting an opt-out request **postmarked no later than August 30, 2022**. If you want to object to this Settlement because you think it is not fair, adequate, or reasonable, you may object by submitting an objection **postmarked no later than August 30, 2022**. You may learn more about the opt-out and objection procedures by visiting [www.loweoverdraftsettlement.com](http://www.loweoverdraftsettlement.com) or by calling 1-855-604-1706.*