

Products and Services

As of February 18, 2026

Lending Solutions

Personal

1. Low minimum loan amount (\$100)
2. Unsecured loans for personal, household or family purposes
3. Secured loans for personal, household or family purposes including:

• Trucks, cars or vans	• Boats or other recreational vehicles
• Appliances	• Furniture
• Other consumer goods	

4. Loan line accounts – overdraft protection loans
5. Overdraft protection loans

Home Mortgage

1. Fixed Rate and Variable Rate loans
2. Permanent financing on residential property with only 11% down payment
3. Mortgage Company products:

• Fannie Mae/Freddie Mac Loans – down payment as low as 3%	• Mobile Home Loans
• VA Loans – down payment as low as 0%	• First Time Home Buyer Program
• FHA Loans	

4. Home improvement loans
5. Permanent financing on land loans
6. Interim financing for construction or improvement to all permanent loans approved

Business

1. Secured loans to businesses and professionals for:

• Small business	• Wholesaling
• Farming and ranching	• Retailing
• Manufacturing	

2. Small Business Administration loans to start-up or undercapitalized businesses
3. Permanent loans to finance income producing or commercial properties

Deposit Accounts

PERSONAL CHECKING ACCOUNTS

NBT

- \$25 opening balance
- No monthly maintenance fees
- Overdraft privileges available
- Contactless debit card available
- Monthly printed statements

NBT Star

- \$50 opening balance
- \$5 monthly maintenance fee
- Overdraft privileges available
- FREE ATM Withdrawals
- eStatements, only
- Contactless debit card available

NBT 65+

- \$25 opening balance
- No monthly maintenance fees
- 1 FREE check order a year
- 2 FREE cashier's checks a month
- Contactless debit card available
- Monthly printed statements

NBT Money Market

- \$2500 opening deposit
- Interest compounded daily
- \$2500 minimum balance to avoid monthly service charge
- Monthly printed statements
- Limited to 6 debits per month

PERSONAL SAVINGS ACCOUNTS

NBT Savings

- \$100 opening deposit
- Interest compounded daily
- \$100 minimum balance to avoid monthly service charge
- Monthly printed statements
- Limited to 6 debits per month

Penny Pinchers (A savings account for minors under the age of 18)

- Requires an adult on the account
- Interest compounded daily
- No minimum balance requirements apply to this account
- Monthly printed statements
- Limited to 6 debits per month

Time Deposits

- Certificates of Deposit
- IRAs

BUSINESS CHECKING ACCOUNTS

Business Checking

- \$500 opening deposit
- \$500 minimum balance to avoid monthly service charge
- Contactless debit card available
- Monthly printed statements
- Overdraft privileges available

Business Money Market

- \$2500 opening deposit
- Interest compounded daily
- \$2500 minimum balance to avoid monthly service charge
- Monthly printed statements
- Limited to 6 debits per month

BUSINESS SAVINGS ACCOUNTS

Business Savings

- \$100 opening deposit
- Interest compounded daily
- \$100 minimum balance to avoid monthly service charge
- Monthly printed statements
- Limited to 6 debits per month

Time Deposits

- Certificates of Deposit

BUSINESS SOLUTIONS

- Contactless Debit Cards
- Payment Processing
 - POS
 - Mobile
 - Countertop
 - Virtual Terminal
 - Merchant Analytics
- Online Payroll System

SAFE DEPOSIT BOXES

- If you have important documents, high-value items, or other belongings to keep safe, renting a safe deposit box might be a good option for you! We offer affordable boxes in a variety of sizes to fit every budget and secure storage needs at the Main Bank in La Grange.

DIGITAL BANKING | BANK YOUR WAY

Online Banking

- Access your accounts through our secure website 24/7. Check your account balance, pay bills, transfer funds, reorder checks, and more all from the convenience of your PC or laptop.

Mobile Banking

- Manage your accounts, transfer funds, pay your bills, deposit checks and more with the NBT Mobile app. Available on Apple and Android devices.

Remote Deposit

- Make unlimited check deposits on your schedule through our NBT Mobile app.

ACH Services for Businesses

- Business banking customers enjoy all the standard and secure features of online and mobile banking plus ACH capabilities such as Payroll Direct Deposit, batch or single payments, and collections directly to/from your business checking account. For more information or to setup a demonstration send an email to mynbtagent@nbt-texas.com.

Paperless Statements

- Tired of waiting for the mail and paying a fee for a paper statement? Get your statement delivered faster and at no cost by signing up for paperless statement delivery through Online banking or on the NBT Mobile App.

Phone Banking

- 24/7 telephone banking available at (979) 968.3136. Check your balance, transfer funds, and more.

Manage Your Contactless Debit Card

- Monitor transactions on your contactless debit card to prevent unauthorized use or enable transaction controls to prevent fraud on your account with the NBT Mobile App. Enable transaction controls, place a temporary block on your card and more from your smartphone or tablet! Available on Apple and Android devices.

Digital Wallet

- NBT Debit cards are compatible with the following Digital Wallets: Apple Pay, Google Pay and Samsung Pay, as well as wallets on Apple and Garmin wearable devices.

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