



NBT BANCORP INC.

**WAIVER REQUEST FORM**  
***NBT Bancorp Inc.***  
***Dividend Reinvestment and Stock Purchase Plan***

**NBT Bancorp Inc. Shareholder Relations: (800) 628-2265**  
**Fax Number: (518) 673-5447 – Attn: Transfer Agent**

This form is to be used only by applicants who are requesting authorization to make an initial or optional cash investment under the NBT Bancorp Inc. Inc. Dividend Reinvestment and Stock Purchase Plan (the “Plan”) in excess of \$100,000 per year. A new form must be completed each time the applicant wishes to make a cash investment in excess of the \$100,000 maximum annual limit.

The applicant submitting this form hereby certifies that (a) the information contained herein is true and correct as of the date of the form; (b) the applicant has received a copy of the Prospectus Supplement relating to the Plan; (c) the applicant will submit a copy of this Waiver Request and wire the approved cash investment amount (if, and after it is approved by NBT Bancorp Inc.) to NBT Bank, N.A., the Plan Administrator.

**To be Completed by Applicant**

_____	_____
Today's Date	
\$ _____	_____
Initial or Optional Cash Investment Requested	Name
_____	_____
Discount %	Participant's Signature
\$ _____	_____
Threshold Price	Tax ID Number
_____	_____
Pricing Period (beginning and ending dates)	DTC Number
_____	_____
Pricing Period (number of separate days)	Address
_____	_____
Extension Feature Activated?	City                      State                      Zip Code
_____	_____
Date Wired Funds Due to Administrator	Phone Number
_____	_____
Contact Name	Fax Number

**Accepted By NBT Bancorp Inc.**

\$ _____	_____
Initial or Optional Cash Investment Accepted	Approving Signature
_____	_____
Date	Name                                      Title