

**OPEN
AN ACCOUNT
WITH US**

**IT'S QUICK
IT'S EASY**



Member FDIC

www.bankofutica.com

***Bank of Utica ...
In a League All Our Own®***

THREE EASY WAYS TO OPEN AN ACCOUNT AT BANK OF UTICA
No Need To Come Into Bank!

BY PHONE

It's easy! Simply give us a call. One of our Personal Banking Representatives will take your information over the phone, complete the form (signature card) for you, and send you the completed signature card to sign.

You can then return it to us, along with a copy of your photo ID (required by federal law) and your opening deposit in the postage paid envelope that we will enclose for your convenience.

You'll then be ready to use your new account.

BY MAIL

Your account can be opened very simply by mail.

We will send you the necessary form (signature card). Simply complete and sign it, then return it to us with a copy of your photo ID (required by federal law) and opening deposit.

We pay the postage both ways on all your mail transactions. Each time you send us a transaction, we will return your receipt with a postage paid envelope for future use.

ONLINE

You can also open an account easily online. On our homepage you will find a link that will take you directly to an easy-to-complete application, and with a click of a button you can submit it to us. We will open your account and mail you any necessary forms to sign.

Once you've opened your account, you'll find that we offer all of the products and services you want from your bank. Whether it's direct deposit, a debit card, or ATM, it will be available to you. Using online banking, you'll be able to review all your accounts, print statements, make transfers and loan payments, and even pay your bills, all for free.

TO OPEN YOUR ACCOUNT, CALL A PERSONAL BANKING REPRESENTATIVE

AT (315) 797- 2700

CONVENIENCE

In this era of technology, our branch is only as far away as your computer or phone. In addition to banking online, we also have Free 24 Hour Telephone Banking and Free Bank-By-Mail. If you choose to visit us, we are close by and have three drive-up tellers and free parking behind the bank, on the street, or at the Washington Street parking garage (we validate your ticket).

NO GIMMICKY PROMOTIONS

The high rates Bank of Utica pays you are never just temporary promotions. We have been continuously offering free personal checking accounts since 1970, and we have been paying interest on them since 1982. And we have no double standard. Once you become a Bank of Utica customer, rest assured down the road that any new high rate deals we offer new customers we will always make available to our existing customers as well.

NO TRICKY FINE PRINT

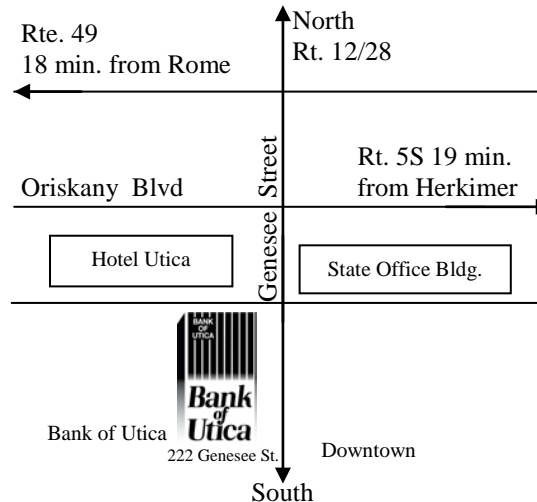
We never use tricky fine print saying, e.g., to get our great rates we require a high initial investment and/or require it to be new money to open the account. We don't tier the rates so you get lower earnings on lower balances. We don't force you to sign up for services you might not want like direct deposit, force you to obtain and

use a credit card, or require you to open another deposit account that is an inferior deal, like a checking account that pays little or no interest.

LOCAL BANK – SERVICE

While other banks may come and go, with Bank of Utica when you open your account you will find a community bank with strength and stability. We were founded and have been headquartered in the Mohawk Valley since 1927.

You'll get top quality service from our professional and knowledgeable staff. Half of our employees have been with us over twenty years, 75% over ten years, unusual for a bank. You will get to know us, and we will get to know you.



222 Genesee Street
Utica, New York 13502

315-797-2700

www.bankofutica.com

Monday through Friday
9:00 a.m. to 5:00 p.m.

Drive through open until 5:30 p.m. on Fridays

Bank of Utica
Strength and Stability Since 1927