

Information Retrieval	
Internet Banking	FREE
24 Hour Telephone Banking	FREE
Telephone Transfers	FREE
Imaged Statement on CD-ROM	10.00
Interim Statement	3.00
Photo copy (check or deposit)	3.00
Electronic reconciliation (proving checking account balance)	.01/item min. \$20/mo.
Money Transfer	
Online Bill Payment	FREE
Bank by Mail	FREE
Check printing	Depends on style
ATM/Visa Debit Card	FREE
ACH services for direct deposit	FREE
ACH services for direct debit	FREE
Payroll Withholding Tax Remittances	FREE
Merchant Credit Card Services	Based on activity
Money orders	2.00
Treasurer's checks	6.00
Certified check at the request of the account holder	15.00
Certified check at the request of the payee/recipient	25.00
Bank of New York drafts	20.00
Wire transfers (outgoing)	22.00
Wire transfer (incoming)	12.00
Wire transfers (foreign)	45.00
Direct Collection	25.00
Foreign remittances/collection items	On request
Night Drop per bag	1.50
Currency-strapped (per \$1000) min. \$1.00	1.00
Coin per roll	.06
Cash check on another bank (\$\$.10 per \$100 min.)	2.00
Exception Handling	
Stop payment	12.00
Check deposited/cashed—returned	10.00
Insufficient funds check	25.00
Overdraft or uncollected funds interest rate	12%
Check protest	25.00
Restraining orders, Levies, etc. on account	65.00
Research/reconciliation per hr. (min. \$5)	20.00

E-Corp	
Remote Deposit Capture (per month per scanner)	\$25.00
Check Reconciliation	FREE
Image Statement on DVD per month	FREE
Wire Transfers—outgoing (U.S. only)	10.00
ACH (Direct Deposit)	FREE
Stop Payments	8.00
Bill Payment	FREE

To learn more
visit our website:

www.bankofutica.com

Bank of Utica

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Banking for
Tax Exempt
Organizations



In a league all our own®

Free Checking Plus Interest

FREE Account

This checking account has NO MONTHLY MAINTENANCE FEES and NO ACTIVITY CHARGES (i.e. no charges for checks drawn or deposits made) and an unlimited number of checks may be drawn.

Interest

Year after year we pay some of the top bank rates available anywhere on our checking accounts and the rates we pay you are not temporary promotional rates. Our accounts have NO gimmicks or tricky fine print. The average available balance necessary to earn interest is \$500.00

Eligibility

This account is available for tax exempt organizations (as defined by the IRS code) formed for the public good such as human service, charitable, philanthropic, cultural, educational, civic, religious or political.

Come See The Difference

Special Services

Bank of Utica offers a full range of special services that are designed to help you manage your organization's banking needs efficiently and effectively.

If you avail yourself of any item, the costs will be accumulated during the month and will appear on your statement at the end of the month as one charge. (See reverse side for a list of them and their costs).

Our Commitment to Service

You'll receive outstanding customer service from our employees who are extremely experienced, courteous, and knowledgeable. Half of our employees have been with us over twenty years and 75% over ten years — unusual for any business, in particular for a bank.

You will get to know us, and we will get to know you. Plus, you have our promise that we'll be here tomorrow.

In A League All Our Own®

Banking Convenience

Once you've opened your account, you'll find that you can do most of your banking right from your computer. If you want fast, convenient service when visiting the bank, we have three drive-up teller windows and an outside walk-up window. For after-hour deposits, we have a night drop in the drive-up lane.

FREE parking is available behind the bank, on the street, or at the Washington Street parking garage (we validate your ticket).

With our Corporate Banking Suite product (E-Corp), you will have secure, 24 hour access to all of your accounts making your company's finances easier than ever to manage. You can pay bills, do transfers, create ACH files, and even do wire transfers. You will also have the ability to remotely deposit funds using Remote Deposit. It's fast, safe and secure.

Strength & Stability since 1927

