

BUSINESS BANKING

Deposit Services

WE DO IT BETTER



Member FDIC

www.bankofutica.com

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

FOR BUSINESS BANKING, WE'RE IN A LEAGUE ALL OUR OWN

For over 80 years, we've been committed to meeting the needs of our local business community, providing a solid foundation for economic prosperity and financial growth.

Business Checking, Money Market Accounts and Certificates of Deposit

We consistently offer some of the highest yielding business Money Market accounts and Certificates of Deposit which are available to our business customers.

We can also provide you with a low cost, full service checking account which offers you the convenience of conducting business in a variety of ways including:

Online Banking – You'll be able to view your balances, deposits, checks, statements, and make transfers between your accounts.

24 Hour Around The Clock Banking – Just dial 797-2710 to access balances, find checks paid and deposits posted, and make transfers.

ACH Origination – You'll be able to create and send us ACH files that will let you offer your employees direct deposit, collect accounts receivable, or automatically make other payments such as pension and dividends.

Quickdraw VISA Debit Cards – We can issue debit cards for use by your employees which will provide a safe and secure method to monitor employee usage of your company's funds.

Merchant Services – We offer a credit and debit card authorization program which eliminates phone calls and paperwork and offers competitive rates. You will be able to process Internet and phone orders. Our program offers easy set-up, quick authorizations, and 24-hour support.

Image Statements – You will receive "images" of your checks each month which you can easily store with your statements. You can also receive statements, checks, deposits, and deposited items on a CD-Rom. You can access any check or deposit by date or amount.

Account Reconciliation – We can help you automatically reconcile your checking account every month. You provide us with a file of your issued checks and we will match them against the checks presented for payment and provide you with a report of checks still outstanding along with your end-of-month balance.

Keeping Up With Technology

We offer a comprehensive menu of traditional and cutting edge banking products and services. Because we do all your account processing "in-house", we

have the ability to constantly monitor new technology and upgrade our systems to handle these changes when there is demand for them.

With our new Corporate Banking Suite technology we can now offer our customers one of the newest products in the industry, Remote Deposit Capture. This product allows you to deposit checks into your account right from your office. You scan the checks, send us the file, and the funds are deposited into your account. This cutting edge technology is now available.

We can also offer you an advanced cash management system which allows you to create your own ACH transactions, pay bills, make transfers to your E-Corp accounts at other banks and even make domestic wire transfers, all from your office computer. This offers password security that allows you to control what your employees can do.

Fight Fraud

Checking account fraud is one of the biggest problems facing the banking industry today. We have implemented a number of procedures to help guard against fraudulent activities being directed at our customers.

Our staff is well trained to handle fraud. Because of their experience, they know our customers and are quick to call you

when they see transactions that don't fit your normal check writing patterns.

We are one of the few banks around that still physically looks at checks to verify signatures, dates, and amounts. We take the time daily to call customers on large checks presented. We also have fraud detection software designed to identify changes in your check stock paper, logo or signature.

One of the advantages to our account reconciliation system is that it gives us the ability to identify any checks not written by you as soon as they are presented to us for payment. If we receive a check that you did not tell us was issued, we will immediately call you to verify if it should be paid.

We spend a great deal of money to hire firms whose business it is to try to "hack" into computer systems or find ways to steal customer information. They always find our systems to be very secure. Protecting the identity and privacy of our customers is of paramount importance to us.

Local Bank Service

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.



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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