



222 Genesee Street  
Utica, New York 13502

797-2700

www.bankofutica.com

MEMBER FDIC

**ARE YOU TAKING ADVANTAGE OF ALL OUR  
PRODUCTS AND SERVICES?**

**ASK US ABOUT THEM!**

**DEPOSIT ACCOUNTS OFFERED**

**Checking**

- Traditional Business Checking
- FREE Personal Checking Accounts, PLUS INTEREST  
(individual, pension, trust, guardianship and estate)
- FREE Tax-Exempt Human Service Organizations, PLUS INTEREST  
(charitable, philanthropic, educational, civic, cultural or religious)
- Other Non-Personal Checking Accounts, PLUS INTEREST  
(sole proprietorship, special interest tax-exempt organization)
- FREE Municipal Checking, PLUS INTEREST
- Attorney Escrow Accounts (IOLA)

**Savings/CD's**

- Money Markets
- Certificates of Deposit
- Statement Savings Accounts
- Individual Retirement Accounts (IRA)
- Roth and SEP IRA's
- Health Savings Accounts
- Christmas Clubs
- Landlord/Tenant Accounts

**FINANCIAL PRODUCTS AND SERVICES**

**Traditional**

- Safe Deposit Boxes
- Certified Checks
- Money Orders
- Treasurer's Checks
- American Express Travelers Checks
- Foreign Currency Exchanges
- U.S. Savings Bonds
- Notary Public Services
- Medallion Signature Guarantees
- Automatically Deducted Loan Payments
- Time Warner Cable TV Payments
- Check Protests
- Credit Card Cash Advances

**Cutting Edge**

- Free Mobile Banking*
- Free Mobile Deposit
- Free Quick Draw Visa Debit/ATM Card  
(can be tied to a low interest check credit line)
- Statements with images of checks
- E-Corp (Corporate Banking) including:
  - Remote Deposit Capture
  - Checking Account Reconciliation
  - Electronic Customer Originated Payments (ACH)
  - Electronic Collection of Accounts Receivable
  - 12 Months Statements on CD ROM's
  - Wire Transfers (domestic and foreign)
- Electronic Data Interchange (EDI)
- Merchant Credit Card Services

**Physical**

- Convenient Office in the heart of Utica
- Free Parking on street, in rear of bank and  
Washington St. Garage (we validate your ticket)
- 3 Drive-Up Windows
- Walk-Up Window (Washington Street)
- 2 Night Depositories (Genesee Street and Drive-Up)
- Bank-By-Mail (we pay postage both ways)

**Electronic**

- Free Internet Banking [www.bankofutica.com](http://www.bankofutica.com)
- Free Online Bill Payment
- Free Direct Deposit (of payroll, social security, etc.)
- E-mail correspondence [info@bankofutica.com](mailto:info@bankofutica.com)
- Free Around-the-Clock Telephone Banking (797-2700)
- Drive-up ATM on premises
- ATM in Hotel Utica

**TYPES OF LOANS AVAILABLE**

**Commercial**

- Traditional Lines of Credit
- Term Loans
- Commercial Mortgages
- Short Term (Time) Notes
- Demand Notes
- Accounts Receivable/Inventory

**Personal**

- Personal Installment Loans
- Vehicle Loans
- Residential Mortgages
- Home Equity Loans
- Overdraft Protection (Check Credit) Loans
- Personal Time and Demand Notes



**Strength and Stability Since 1927**

**Bank of Utica**

**In a league all our own®**