

BUSINESS BANKING

Commercial Loans

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

As Other Banks Come and Go . . .

At Bank of Utica, you'll find a community bank that has offered customers financial strength and stability for over 80 years. Large out-of-town banks can't possibly know their customers like we know ours, and they certainly can't recognize and serve the needs of our local communities like we can. How can they, when they are focused on a much larger geographical area? When it comes to choosing a bank, there's no substitute for experience and local knowledge. That's why there's no substitute for Bank of Utica.

At Bank of Utica you will find a full range of commercial loan products that can help your business grow and prosper.

- Business Lines of Credit, short term or revolving
- Commercial Mortgages
- Long Term Loans
- Short Term Time Notes
- Demand Loans
- Accounts Receivable and Inventory Financing
- Federal and NYS Government Loan Programs

- You will always have immediate personal and telephone access to all our decision makers. You can drop in anytime and see us without an appointment or you can call and talk directly with the person you wish to speak to without having to say who's calling. No remote call center or the third degree from someone who doesn't know you.
- Bank of Utica is the only area bank where you will have a relationship with the same loan officer year after year and not have to repeat your life story to a new officer every couple of years. That's because we're more stable than our competitors as half of our employees have been with us over twenty years, 75% over ten years.
- You will get quick decisions made daily by local in-house staff, not by slow-acting remote loan committees made up of people who have never met you. We don't believe that strangers located in another area who don't understand the needs of your business or our local community should be making decisions that affect you.
- You won't have to worry about cutting through red tape or meeting unnecessary policy requirements either. We believe every individual and business is unique, so there is no standardized application or going by the book with a one-size-fits-all approach. We look at every business individually and use our experience and common sense to often dispense with

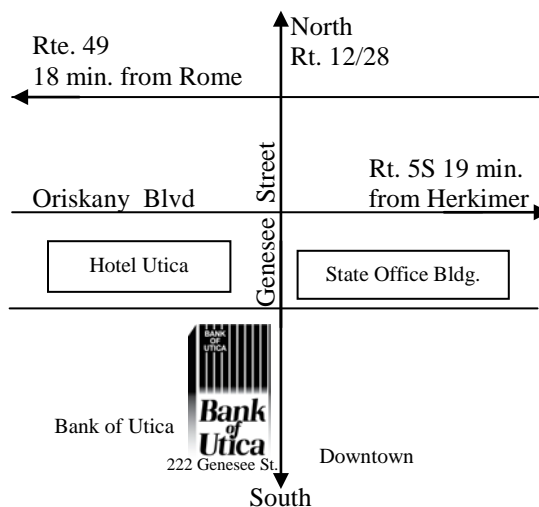
policy mandates and/or loan covenants that other banks require as a matter of routine. Because we use this approach we can be more flexible in tailoring our terms to meet your needs.

- Because we focus on building relationships which transcend generations, you can be sure that we will be with you for the duration, in good times and in bad. We look at every situation individually and work with our customers to try to find solutions when difficulties arise. We know that every business has its ups and downs and have never cut off credit to our customers when the national markets are in turmoil or during recessions.
- Also, you will be able to choose from a comprehensive menu of banking products and services. They range from traditional loans and deposit accounts to online banking using our state-of-the-art software to make your business more efficient. With our newest Corporate Banking Suite product not only will you be able to check your balances, do transfers and print statements, you will also be able to deposit checks right from your office, pay your bills online, create your own ACH files and even do your own wire transfers. We not only have these cutting edge products available, but our staff is fully trained to easily explain to you how to use them.

At Bank of Utica we don't believe we have to be like the other banks to compete. While our competitors are busy with mergers and building branches and selling out, we're busy building lifelong relationships. We keep it simple so we can consistently provide our customers with the very best service, top deposit rates and competitive loan rates, state-of-the-art technologies, plus a promise that we'll be here tomorrow.

CONVENIENCE

In this era of technology, our branch is only as far away as your computer or phone. In addition to the Internet, 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 right next door at the Washington Street parking garage (we validate your ticket).



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