

Verifying Your Identity As Required By the USA Patriot Act

Important Information Regarding Procedures For Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What This Means To You:

- When you open an account, we will ask you for certain information such as your name, address, date of birth, and other information that will allow us to identify you.
- We will also ask to see your driver's license or other identifying documents.

We want to thank you for your understanding and joining us in securing a safer tomorrow.



Strength & Stability since 1927



To learn more
visit our website:

www.bankofutica.com

Bank of Utica

222 Genesee Street
Utica, New York 13502
Phone: 315-797-2700

Open: Mon-Fri 9:00—5:00
Drive-through 5:30 on Fri



Safeguarding Your Privacy



In a league all our own®

Your Privacy Is Protected

Bank of Utica has a long history of safeguarding customers' private financial information and we are committed to upholding that tradition. To protect against fraud, Bank of Utica **does not** sell or trade customer information to outside companies who offer non-financial products or services.

What Kind Of Information Does The Bank Collect?

We do at times collect what is known as "nonpublic personal information" — which is information that we need to obtain from you so that we can provide you with the financial products and services you desire.

- **Personal information we receive from you**

For example, when you apply for a loan, we need certain information to process your request — such as your income, monthly expenses, personal assets and debts, certain details about your place of employment, etc. If you want to open a deposit account, federal regulations require us to obtain information about you to verify your identity.

- **Information about you we receive from outside companies or third parties**

For example if you apply for a loan, we obtain information from credit bureaus regarding your credit and repayment history.

- **Information we obtain regarding your banking transactions**

We maintain records of your loan and deposit transactions. If you use our online banking services, we record your online sessions in order to process and confirm your transactions and provide you with automatic online information .

What Information Does The Bank Disclose?

We will only share your personal nonpublic information with outside companies or "nonaffiliated third parties" if necessary to provide the banking products and services you have requested or as required by law. Information shared with a third party will be done with careful consideration to accuracy and security.

We may disclose all of the information we collect as described under "What Kind of Information Does the Bank Collect?" in the following circumstances:

- To process a transaction requested or authorized by you, such as an online bill payment.
- To provide a financial product or service requested by you, like a Quickdraw® VISA debit card.
- To maintain or service your account with us — part of an extension of credit for example.
- As you direct us to disclose, e.g. you give us written instructions to do so.

- To consumer reporting agencies as permitted under the Fair Credit Reporting Act.
- To companies with whom we have joint marketing agreements (although at this time we have no such arrangements).
- As required by law, e.g. to comply with a subpoena.

If in the future we do decide to share your information with others, you will be given an opportunity to "opt-out" of your information being shared.

How Does The Bank Keep My Information Secure?

The bank's confidentiality and business ethics policies provide, among other things, that all customer information is considered private and privileged. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your nonpublic personal information.

We also have strict internal policies against unauthorized use or disclosure of customer information. Customer information is accessible only to employees who need to use it. The importance of confidentiality is stressed through our code of conduct, employee training, operation procedures, and privacy policies. We even require the businesses with which we have a relationship to maintain the confidentiality of consumer information by assuring that their contracts with us provide for compliance with privacy regulations.