Bank of Utica

222 Genesee Street
Utica, New York 13502
315-797-2700
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 and Small Business Checking
FREE Personal Checking Accounts, PLUS INTEREST
(individual, pension, trust, guardianship and estate)
FREE Health Savings Accounts PLUS INTEREST
FREE Tax-Exempt Human Service Organizations, PLUS INTEREST
(charitable, philanthropic, educational, civic, cultural or religious)
FREE Municipal Checking, PLUS INTEREST
Other Non-Personal Checking Accounts, PLUS INTEREST
(sole proprietorship, special interest tax-exempt organization)
Attorney Escrow Accounts (IOLA)

Savings/CD

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

FINANCIAL PRODUCTS AND SERVICES

Traditional

Safe Deposit Boxes
Certified Checks
Money Orders
Treasurer's Checks
Foreign Currency Exchanges
U.S. Savings Bond Redemption (Series E)
Notary Public Services
Medallion Signature Guarantees
Automatically Deducted Loan Payments
Check Protests
Credit Card Cash Advances

Cutting Edge

Free QuickDraw Visa Debit/ATM Card
Can be tied to a low interest check credit line
Instant Issue available for existing customers
Image Statements
Business Online (Corporate Banking) including:
Remote Deposit Capture
Electronic Customer Originated Payments (ACH)
Electronic Collection of Accounts Receivable
12 Months Statements on DVD
Wire Transfers (domestic)
Dual-Control Bill Pay
Positive Pay
Electronic Data Interchange (EDI)
Merchant Credit Card Services

Physical

Located in the heart of Utica
Free Parking on street, in rear of bank
3 Drive-Up Windows and Walk-Up Window (Washington Street)
1 Night Depository (Drive-Up)
Bank-by-Mail (we pay postage both ways)
Automatic Coin Counting Machine (free for BofU customers)
Hand-held Digital Magnifier
Lobby ATM and Drive-up ATM on premises

Electronic

Free Internet Banking and Online Bill Payment
Free Mobile Banking and Mobile Deposit
Free Zelle® Money Transfers
Free CardHub (digital debit card manager)
Free Direct Deposit (of payroll, social security, etc.)
E-mail correspondence | info@bankofutica.com
Free Around-the-Clock Telephone Banking (797-2710)
Allpoint Network of ATMs – 55,000 Surcharge-free
Free Real-Time Alerts

TYPES OF LOANS AVAILABLE

Commercial

Traditional Lines of Credit
Term Loans
Micro Loan Program
Commercial Mortgages
Short Term Notes
Demand Notes
Accounts Receivable/Inventory

Personal

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

EQUAL HOUSING LENDER