

222 Genesee Street Utica, New York 13502

www.bankofutica.com

Information: 315-797-2700

Checking: 315-797-2761

24-Hour Banking: 315-797-2710

Toll Free: 800-442-1028

Fax: 315-797-2707



MEMBER FDIC



Did you know that millions of dollars in unclaimed funds have been returned to New York State residents already this year? You never know, you may just have some money headed your way.

By law banks report dormant accounts to the State Comptroller and after three years of no activity, the funds in those accounts go to the State. This includes deposit accounts such as Checking, Savings, Certificates of Deposit, Landlord Tenant accounts, etc. Treasurer's checks, money orders (paid for but never cashed), and safe deposit box contents are also covered by this law.

We will notify you if a Bank of Utica account of yours goes dormant by mailing you either a Dormancy Advice Notice or an Inactivity Advice Notice. If you receive such a notice, simply sign it and return it to us so that we do not have to surrender your account contents to New York State as abandoned property.

If you received these notices and did not act on them, you may be entitled to some of these unclaimed funds. A simple internet search is all it takes to see if you are eligible. Just visit: www.osc.state.ny.us/ouf/index.htm

Remember, these funds become lost due to a bank not having current communication with you, the account owner. You should contact us any time you have a change in address, phone number or name to ensure our records are up-to-date. We also suggest letting a trusted family member or friend know where you have accounts should you pass away unexpectedly.

For more information call our Personal Banking Department at 315 797-2700 ext. 264 or stop in during normal business hours.

Bank of Utica – in a league all our own<sup>®</sup>