



222 Genesee Street  
Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)



---

**5.00% APY**

*for 1, 2, 3, 4, or even 5 years!*

---

*Local Depositors only | Annual Percentage Yield (APY) effective November 1, 2023*

*Minimum balance to obtain APY \$500 | New customer maximum \$5 million*

*Penalties apply for early withdrawal | No penalties in event of death*

Contact our Personal Banking Department at 315-797-2700 ext. 264 for more information.

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

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