



222 Genesee Street
Utica, NY 13502

www.bankofutica.com

Information:

315-797-2700

Checking:

315-797-2761

24-Hour Banking:

315-797-2710

Toll Free:

800-442-1028

MEMBER FDIC

Check the “Fine Print” to Find the Best Deal

You may occasionally see ads for bank accounts that seem to be good deals. That is until you read their “fine print”. Bank of Utica never tries to trick you with “fine print”. We analyzed a competitor’s “fine print” and compared their Money Market account to ours as follows:

- Their account requires a large opening deposit of \$10,000. Our account requires \$1,000.
- Their account is only for personal use - ours are not so limited.
- Their account requires that the deposit be new money not on deposit with their bank. We always make our good deals available to all existing customers, and with whatever funds you may already have on deposit with us.
- Their account requires that you maintain a checking account with them. We never require bundling what may be a better account with one that may be inferior, e.g. require you to open a checking account that may not pay high interest or may have fees.
- Their account requires that you have direct deposit. We never require that you sign up for services you may not want.
- On their account a fee is applied if the account is closed before the end of the guaranteed period. We do not have such fees.
- Their account allows only one withdrawal per month. Our account allows three checks plus three additional transfers and unlimited ATM withdrawals which is the limit set by federal law.
- Fees may reduce earnings on their account. We have no undisclosed fees.
- Their ads state that other restrictions may apply. We have no other restrictions.

As always, give us a call or stop in and talk to one of our Customer Service Representatives who will be glad to help you sort out the details.

For more information, call us at 797-2700, ext. 264 or log on to www.bankofutica.com.

Bank of Utica—In a league all our own™