

THE TRADITION CONTINUES

Bank of Utica was founded in 1927 by my grandfather, John J. Sinnott. My father, Roger J. Sinnott grew the Bank of Utica from being a small personal loan type company to what it is today – a full service commercial bank, and the largest financial institution in our Oneida County in terms of deposits. Roger Sinnott was our President from 1950 until 2000.

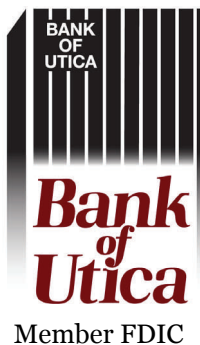
It is with sorrow that we mark his death on May 1, 2009.



Wall Picture: John J. Sinnott Tom E. Sinnott Roger J. Sinnott Barry Sinnott
Our Founder 3rd Generation 2nd Generation 4th Generation

I am completing my 10th year at the helm and we are anticipating that my son, Barry, will likely be coming on board next year to carry on the family tradition.

Just as we have for the past 80 years, our staff, officers and directors look forward to continuing to serve you, our customers and our community, for many more years to come.



Tom Sinnott, President

Bank of Utica—Strength and Stability since 1927