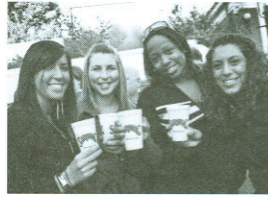


# Utica is Unique!



- With four-season fun and proximity to the Adirondacks and New York City
- Cultural diversity, neighborhood festivals and venues for family fun
- Unique restaurants and foods, outstanding nightlife
- State-of-the-art medical centers and educational institutions
- Performance and fine arts focus
- Low cost of living, great work ethic, friendly people
- Low crime rate with fine police and fire departments
- Sites of historical interest, nationally significant parks and monuments, and with a lack of traffic congestion on our roadways
- Pure air and abundant water with no natural disasters

*...And So Is Bank of Utica*

## With Our Current IRA CDs

Compare APYs\*

**5 year 3.50%**

**4 year 2.50%**

**3 year 1.75%**

**2 year 1.25%**

**1 year 1.00%**

**Local depositors only**



222 Genesee Street  
Utica, New York  
13502-4385  
315-797-2700  
MEMBER FDIC

For as little as \$500, you can open an IRA CD. There is no limit on the amount you can rollover from an existing IRA.

For additional information or to open an account, contact our

**Personal Banking Department at (315) 797-2700 ext. 264**

Minimum deposit required \$500. Maximum contribution, under 50 years old, \$5000, 50 or older, \$6,000. APY\* is effective until April 18, 2011. Penalties apply for early withdrawal; no penalties in the event of death. \*Annual Percentage Yields.

***In a league all our own.***<sup>®</sup>

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