



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

Utica is Unique...

We have a myriad of wonderful ethnic restaurants featuring German, Polish, Lebanese, Japanese, Irish, Cambodian, Soul food, Greek, Vietnamese, Mexican, Indian, Caribbean, Bosnian, Chinese, Dominican and, of course, Italian cuisines!

...and so is Bank of Utica with our

Interest-bearing Business Checking Accounts!

We lead the charge in bringing customers the latest and best in new products. We were the first Utica bank to offer free personal checking accounts in 1970, started paying interest on some of these in 1982, and on all since 1996. We don't have short term promotional gimmicks. True to our past, we are now offering all business (e.g. corporation) customers interest-bearing business checking accounts, having made them available on July 21, 2011, the first day a new law allowing banks to offer them took effect.

- If your corporate checking account's earnings credit is more than you need to cover your activity charges, why not convert to a new interest-bearing business checking account with us and, if your interest earned is more than your activity charges, obtain interest on your money.
- FDIC insured up to \$250,000

Bank Premises Improvements

We continuously strive to keep our building and premises in good shape. We are re-doing our snow melt system in the back of the bank and apologize for any inconvenience you may have been experiencing. We hope you will enjoy our snow-free driveway and sidewalks this coming winter.

Bank of Utica—In a league all our own®