



222 Genesee Street  
Utica, New York 13502

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

## *Thank you*

All of us here at Bank of Utica sincerely appreciate your business. We have been serving the Mohawk Valley since 1927 and will continue to do so for many years into the future. Please note we will close Christmas Eve at 2:00 PM and will be closed Christmas Day. Also we will close New Year's Eve at 4:00 PM and will be closed New Year's Day. We wish you a happy and healthy holiday season!

## *Season's Greetings and Happy Holidays!*



### *Bank of Utica's CD Rates for December 1, 2013:*

|        |           |
|--------|-----------|
| 5 Year | 2.50% APY |
| 4 Year | 2.25% APY |
| 3 Year | 1.50% APY |
| 2 Year | 1.00% APY |
| 1 Year | 0.75% APY |

Local deposits only. No limit on IRA CDs. Annual Percentage Yield (APY) effective September 26, 2013. Minimum deposit required \$500, Maximum \$50,000. Penalties apply for early withdrawal; no penalties in the event of death.

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®*