



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

Health Savings Accounts

Bank of Utica offers a free, no-fee Health Savings Account, or HSA. Similar to an IRA where you put your money away for retirement, an HSA allows you to put money away for future **medical, dental and vision care** expenses. If you are enrolled in a high deductible health care plan you are eligible to open an HSA.

The money you deposit in your HSA is tax deductible, the interest you earn is tax free, and the money you use from it to pay medical expenses is not taxed. The unused funds in your HSA roll over year-to-year, and your account stays with you if you retire, change jobs or become unemployed. Not only is it a good way to pay for current expenses, but if you let it accumulate you can build a substantial nest-egg to pay for medical expenses during your retirement.

To find out more about these valuable accounts, log on to our website, www.bankofutica.com and click on the Health Savings Account link. There you'll find useful information and access to a brochure we've developed to give you further details, or you can call our Personal Banking Department at (315) 797-2700 ext. 264.



Bank of Utica's CD Rates for November 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®*