



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

Interior Renovations

We will soon begin a construction project to renovate the Personal Banking Department. We expect this project to last a few months. During this time, we will maintain a disability accessible entrance. We look forward to being able to serve our customers in our newly renovated space before too long! We appreciate your patience during this restoration.



Bank of Utica's CD Rates for March 1, 2014:

Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707

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.

MEMBER FDIC

Bank of Utica — *In a league all our own®*