



222 Genesee Street
 Utica, New York 13502
 315-797-2700
 www.bankofutica.com

MEMBER FDIC

**ARE YOU TAKING ADVANTAGE OF ALL
 OUR 2024 PRODUCTS AND SERVICES?
 ASK US ABOUT THEM!**

DEPOSIT ACCOUNTS OFFERED

Checking

- Traditional Business and Small Business Checking
- FREE Personal Checking Accounts, PLUS INTEREST
 (individual, pension, trust, guardianship and estate)
- FREE Health Savings Accounts PLUS INTEREST
- FREE Tax-Exempt Human Service Organizations, PLUS INTEREST
 (charitable, philanthropic, educational, civic, cultural or religious)
- FREE Municipal Checking, PLUS INTEREST
- Other Non-Personal Checking Accounts, PLUS INTEREST
 (sole proprietorship, special interest tax-exempt organization)
- Attorney Escrow Accounts (IOLA)

Savings/CD

- Money Markets
- Certificates of Deposit
- Statement Savings Accounts
- Individual Retirement Accounts (IRA)
- Roth and SEP IRAs
- Christmas Clubs
- Landlord/Tenant Accounts

FINANCIAL PRODUCTS AND SERVICES

Traditional

- Safe Deposit Boxes
- Certified Checks
- Money Orders
- Treasurer's Checks
- Foreign Currency Exchanges
- U.S. Savings Bond Redemption (Series E)
- Notary Public Services
- Medallion Signature Guarantees
- Automatically Deducted Loan Payments
- Check Protests
- Credit Card Cash Advances

Cutting Edge

- Free QuickDraw Visa Debit/ATM Card
 Can be tied to a low interest check credit line
 Instant Issue available for existing customers
- Image Statements
- Business Online (Corporate Banking) including:
 - Remote Deposit Capture
 - Checking Account Reconciliation
 - Electronic Customer Originated Payments (ACH)
 - Electronic Collection of Accounts Receivable
 - 12 Months Statements on DVD
 - Wire Transfers (domestic)
 - Dual-Control Bill Pay
 - Positive Pay
- Electronic Data Interchange (EDI)
- Merchant Credit Card Services

Physical

- Located in the heart of Utica
- Free Parking on street, in rear of bank
- 3 Drive-Up Windows and Walk-Up Window (Washington Street)
- 1 Night Depository (Drive-Up)
- Bank-by-Mail (we pay postage both ways)
- Automatic Coin Counting Machine (free for BofU customers)
- Hand-held Digital Magnifier
- Lobby ATM and Drive-up ATM on premises

Electronic

- Free Internet Banking and Online Bill Payment
- Free Mobile Banking and Mobile Deposit
- Free Zelle® Money Transfers
- Free CardHub (digital debit card manager)
- Free Direct Deposit (of payroll, social security, etc.)
- E-mail correspondence | info@bankofutica.com
- Free Around-the-Clock Telephone Banking (797-2710)
- Allpoint Network of ATMs – 55,000 Surcharge-free

TYPES OF LOANS AVAILABLE

Commercial

- Traditional Lines of Credit
- Term Loans
- Micro Loan Program
- Commercial Mortgages
- Short Term Notes
- Demand Notes
- Accounts Receivable/Inventory

Personal

- Personal Installment Loans
- Vehicle Loans
- Home Improvement Loans
- Residential Mortgages
- Home Equity Loans
- Overdraft Protection (Check Credit) Loans
- Personal Time and Demand Notes

