

Special Services for All Accounts

Except Small Business, Non-Profits & Municipalities

Information Retrieval and Money Transfer	
Online Banking, next-day Bill Payment, Mobile Banking, Telephone Banking, Popmoney, Bank-by-mail	FREE
Imaged Statement on CD-ROM	10.00
Interim Statement	3.00
Photo copy (check or deposit)	3.00
Check printing	Depends on style
ATM/Visa Debit Card	FREE
Money orders	2.00
Treasurer's checks	6.00
Certified check at the request of the account holder	15.00
Certified check at the request of the payee/recipient	25.00
Wire transfers (outgoing)	22.00
Wire transfer (incoming)	12.00
Wire transfers (foreign)	42.00
Direct Collection	25.00
Foreign remittances/collection items	On request
Night Drop per bag	1.50
Currency-strapped (per \$1000) min. \$1.00	1.00
Coin per roll	.06
Cash check on another bank (\$.10 per \$100 min.)	2.00
Telephone Transfers (does not apply to free Personal Checking)	1.00
Transfers between business accounts (pre-authorized)	1.00
Exception Handling	
Stop payment	12.00
Check deposited/cashed—returned	10.00
Overdraft (Insufficient funds)*	25.00
Overdraft/uncollected funds interest rate	12%
Check protest	25.00
Restraining orders, Levies, etc.	65.00
Research/reconciliation per hr. (min. \$5)	20.00

Business Checking Accounts

Monthly Maintenance Fee	\$7.50
Each Check Paid	\$.16
Each deposit ticket	\$.25
Each check deposited	\$.12

Small Business Checking	No service charges
Tax Exempt Human Interest	No service charges
Municipal	No service charges

E-Corp	
General account inquires/transfers	FREE
Remote Deposit Capture (per month/per scanner)	25.00
Remote Deposit capture items	FREE
Check Reconciliation	0.01 per item/ \$20 monthly minimum
Wire Transfers—outgoing (U.S. only)	10.00
ACH per file originated	5.00
ACH per item originated	.06
Stop Payments—per item	8.00

*Overdraft fees apply to items presented against an insufficient balance including checks, automated clearing house transactions (ACH), and recurring debit card charges.

Bank of Utica

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

Open: Mon-Fri 9:00—5:00
Drive-through 5:30 on Fri



Business Banking Deposit Services



In a league all our own®

No One Does Business Banking Better

For some 90 years, we've been committed to meeting the needs of our local business community, providing a solid foundation for economic prosperity and financial growth.

Business Checking, Money Market Accounts and Certificates of Deposit

We consistently offer some of the highest yielding business Money Market Accounts and Certificates of Deposits and can also provide you with a low cost, full service checking account which offers you the convenience of conducting business in a variety of ways including:

- Online Banking — View your balances, deposits, checks, statements, and make transfers between your accounts.
- 24-hour Around the Clock Banking — Just dial 315-797-2710 to access balances, find checks paid, deposits posted, and make transfers between your accounts.
- ACH Origination — Create and send us ACH files that will allow you to offer your employees direct deposit, collect accounts receivable, or automatically make other payments such as pension and dividends.
- Quickdraw® VISA Debit Cards — We can issue debit cards for use by you and your employees which will provide a safe and secure method to monitor employee usage of your company's funds.



For All Of Your Business Needs

- Merchant Services — We offer a credit and debit card authorization program which eliminates phone calls and paperwork and offers competitive rates. We can provide authorization for VISA, MasterCard, American Express and Discover and you will have the ability to process internet and phone orders. Our program offers easy set-up, quick authorizations, and 24-hour support.
- Image Statements — You will receive images of your checks each month, which can be easily stored with your statements. You can also receive your monthly statements, checks, deposits, and deposited items on a CD-ROM, allowing you access to any check or deposit by date or amount.
- Account Reconciliation — We can help you automatically reconcile your checking account every month. You provide us with a file of your issued checks and we will match them against the checks presented for payment and provide you with a report of checks still outstanding along with your end-of-month balance.

Keeping Up With Technology

- We offer a comprehensive menu of traditional and cutting edge banking products and services. Because we do all your account processing "in-house", we have the ability to constantly monitor new technology and upgrade our systems accordingly to handle these changes when there is demand for them.
- With our Corporate Banking Suite technology we can offer our customers Remote Deposit Capture. This product allows you to deposit checks into your account right from your office. You scan the checks, send us the file, and the funds are deposited into your account.
- We can also offer you an advanced cash management system which allows you to create your own ACH transactions, pay bills, make transfers to your E-Corp accounts at other banks and even make domestic wire transfers, all from your office computer. This offers password security that allows you to control what your employees can do.

