

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

MEMBER FDIC

ARE YOU TAKING ADVANTAGE OF ALL **OUR 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 Free Real-Time Alerts

Commercial

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

TYPES OF LOANS AVAILABLE

Personal Personal Installment Loans Vehicle Loans Home Improvement Loans Residential Mortgages Home Equity Loans Overdraft Protection (Check Credit) Loans

Personal Time and Demand Notes

Dec 2025 V:\Info\Products & Services