



222 Genesee Street  
Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)



## *Getting Down to Business*

Whether you're thinking about starting your own business or building it up, here are some helpful banking tips to help you achieve your financial endeavors:

### *Separate personal and business accounts*

One of the first steps in getting started is to open a bank account for your small business. That way, you'll have a clear record of expenses incurred, bills you've paid, and income you've received. Check out our **Small Business Checking Accounts** which let you bank without worrying about annual fees, minimum balance requirements, monthly maintenance charges, or fees for using our convenient mobile services.

### *Be prepared*

Small business owners will likely need to borrow money at some point. Be sure to understand the different types of financing available to you and create a business plan if you haven't already. This will help you determine your financial needs and show the bank your roadmap to success.

We offer a **full range of commercial loan products** and with immediate access to all of our decision makers, you won't be held up by red tape. For more information, come in and see us or call our Account Specialists at 315-797-2700 ext. 264.

Information:  
315-797-2700

Checking:  
315-797-2761

24-Hour Banking:  
315-797-2710

Toll Free:  
800-442-1028

Fax:  
315-797-2707



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**Bank of Utica** – *in a league all our own*<sup>®</sup>