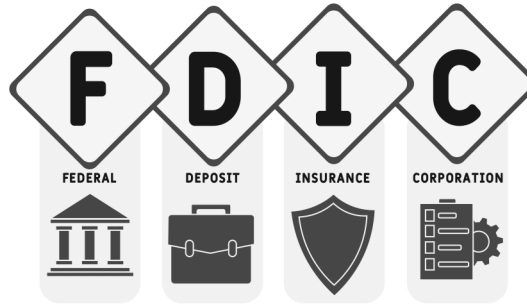




222 Genesee Street
Utica, New York 13502

www.bankofutica.com



What's FDIC Insured and What Isn't

The Federal Deposit Insurance Corporation (FDIC), is an independent federal agency responsible for safeguarding customer deposits in the event of bank failures. Depositors do not need to apply for FDIC insurance. Coverage is automatic whenever a deposit account is opened at an FDIC-insured bank like Bank of Utica.

FDIC insurance covers all deposit accounts, including:

- ✓ Checking and money market accounts
- ✓ Savings accounts and certificates of deposit

FDIC insurance does not cover other financial products/services like:

- x Contents of a safe deposit box
- x Stocks, bonds, mutual funds or securities
- x Insurance or annuity products such as life, auto and homeowner's insurance

The maximum insurable amount in a qualified account is \$250,000 per depositor, per FDIC-insured bank and per ownership category.

Single Accounts (Owned by One Person)	\$250,000 per owner
Joint Accounts (Owned by Two or More Persons)	\$250,000 per co-owner
Certain Retirement Accounts (Includes IRAs)	\$250,000 per owner
Revocable Trust Accounts	\$250,000 per owner per unique beneficiary
Irrevocable Trust Accounts	\$250,000 for the non-contingent interest of each unique beneficiary
Corporation, Partnership and Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association

Note: Multiple accounts held in the same bank under the same account holder's name are added together for purposes of determining the amount of insured deposits, so a person with two accounts at the same bank totaling \$300,000 would have \$50,000 unprotected.

Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707



MEMBER FDIC

Bank of Utica – *in a league all our own*[®]