



WorkPerks Benefits Program

Great news! Because your employer is an Adirondack Bank partner, you have exclusive access to WorkPerks—our benefits and incentives package designed to bring banking to the workplace to save you time and money.

Banking. The way it should be.

At Adirondack Bank, our top priority is you. Our best-in-class financial products are backed by an unwavering commitment to quality customer experience. We're local professionals with a passion for the communities we serve, and we're excited to work with you!

Branch Locations

2817 Genesee Street Utica 315-738-0306	808 Main Street Sylvan Beach 315-762-4750
185 Genesee Street Utica 315-798-4039	1709 Black River Blvd Rome 315-337-2068
804 Charlotte Street† Utica 315-738-0359	9576 Main Street Holland Patent 315-865-6800
4697 Commercial Drive New Hartford 315-768-2353	13150 State Route 12 Boonville 315-942-3111
136 Oriskany Boulevard Whitesboro 315-736-6169	108 Codling Street Old Forge 315-369-3153
29 W. Main Street† Mohawk 315-866-0775	38 Hadjis Way Lake Placid 518-523-3344
214 N. Washington Street Herkimer 315-866-2413	2426 Main Street Lake Placid 518-523-8099
500 E. Main Street, Suite 1 Little Falls 315-823-7618	67 Main Street Saranac Lake 518-891-2323
296 W. Main Street Ilion 315-894-9927	139 Church Street Saranac Lake 518-891-1298
	448 Route 3 Plattsburgh 518-561-1816

† Drive Thru only.



Visit adkbank.com for details,
branch hours and ATM availability.



ADIRONDACK BANK

Bank Local

Client Services

877-404-2265, Option 1 | ADKBankWorkPerks.com

Rev 02/23



Member
FDIC

Working together
to provide you with the
benefits you deserve!



PRESENTING

**work
perks**

A PARTNERSHIP WITH



ADIRONDACK BANK

Bank Local

One Perks Program. Two options.

We offer two package options—WorkPerks Basic and WorkPerks Plus—so you can choose the financial benefits, additional savings, and special bonuses that are best suited to your needs.

<div>workperks</div> <div>BASIC</div>	<div>workperks</div> <div>PLUS</div>
✓ Hometown Checking	✓ eCO Checking
✓ Debit Card – Earn rewards points# redeemable for free gifts (required)	✓ Debit Card – Earn rewards points# redeemable for free gifts† (required)
✓ e-Statements	✓ e-Statements (required)
✓ Payroll Direct Deposit of \$250.00† or more (required)	✓ Payroll Direct Deposit of \$250.00† or more (required)
✓ First Check Order Free (Wallet safety paper/duplicate)	✓ Premium Rate on balances up to \$15,000.00^
✓ \$200.00 Bonus Payment after 90 days‡	✓ New Account Check Order Free (Wallet safety paper/duplicate)
✓ Free Gift at Account Opening	✓ \$200.00 Bonus Payment after 90 days‡
✓ Relationship CD Available	✓ Free Gift at Account Opening
✓ Valuable coupons to use at the customer's discretion	✓ Relationship Plus CD Available
	✓ Valuable coupons to use at the customer's discretion

For more details see a Branch Banking Representative

BASIC: Adirondack Bank's Hometown Checking account is the equivalent of the required NYS Basic Banking Account. ††Sign up for a debit card and a recurring direct deposit of at least \$250 that posts and settles per statement cycle within the first 90 days of account opening to obtain an account deposit of \$200. Limited time offer. One cash bonus per household. The bonus may be reportable for tax purposes, consult with your tax advisor. Account must remain open for a minimum of 90 days from the date of first direct deposit and be in good standing to qualify. Bonus payout to occur after these qualifications are met. Minimum account deposit of \$25 required upon account opening. Offer not valid for existing Adirondack Bank Checking customers, employees or those who only qualify for New Beginnings Basic or New Beginnings accounts. Account closure within the first 180 days is subject to a \$50 early closure fee.

PLUS: ^Balances up to and including \$15,000 along with the following two qualifiers (a minimum of 10 Point of Sale debit transactions that post and settle per statement cycle and a minimum direct deposit of \$250 that posts and settles per statement cycle) will qualify for the top tier interest rate. Other interest rates apply for balances over \$15,000. Online Banking & eStatements required within 45 days of account opening. Only one eCO Checking Account per household. Rates subject to change without notice after account is opened. Offer valid in NYS only.

You get more than banking services with Adirondack Bank.

When you work with us, you get more than a bank. You get a financial partner, invested in your success and tapped into the community to bring you the best services to help you achieve your goals. From no obligation quotes on insurance policies from our subsidiary, Adirondack Insurance Services, to financial planning expertise from our affiliate Adirondack Financial Services, we believe in a holistic approach to your financial wellbeing.

Visit adkbank.com for a complete listing of locations and hours, or call 877-404-2265, Option 1.

PERSONAL BANKING HIGHLIGHTS

- ✓ Checking & Savings Accounts
- ✓ Online Banking and Online Bill Pay
- ✓ Mobile Banking & Deposit
- ✓ CardValet
- ✓ Mobile Wallet
- ✓ ADK Canvas Debit Cards with Rewards Program
- ✓ Home Equity Loans & Lines of Credit
- ✓ Consumer Loans
- ✓ Mortgages
- ✓ TeleBanc