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

**Information:**

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**Checking:**

315-797-2761

**24-Hour Banking:**

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The convenience of **ONLINE BANKING**, along with **ONLINE BILL PAYMENT**, is just a click away at [www.bankofutica.com](http://www.bankofutica.com).

**ONLINE BANKING** offers you the ability to check your balances, look up transactions including those coming in today, print statements, make transfers and loan payments. You can also review the maturities and interest rates on your Certificates of Deposit and IRA's. You can even download your account transactions into many popular money management software programs.

**ONLINE BILL PAYMENT** puts your mailbox on your desktop. It's available for all personal checking accounts. You can pay recurring bills or make one-time payments. For recurring monthly payments, you only have to enter the payment information once and future payments will be made automatically for you. We even save the information you enter for single payments so that in the future when you want to pay that company again, you won't have to re-enter it.

By using the bank's website, your personal information is controlled and secure. Payment information is encrypted so that it cannot be intercepted by an unauthorized party.

### ARE YOU A FIRST TIME USER?

Visit our website and click on the Internet Banking Log In. There you will be prompted to click on the first time user button. If you need help or if you have any questions, simply call our Checking Account Department at (315) 797-2761 or email us at [DepositOperations@bankofutica.com](mailto:DepositOperations@bankofutica.com).

You'll have your banking done in no time!

*Happy New Year!*

***Bank of Utica—Strength and Stability since 1927***

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