



222 Genesee Street
Utica, NY 13502

www.bankofutica.com

Information:

315-797-2700

Checking:

315-797-2761

24-Hour Banking:

315-797-2710

Toll Free:

800-442-1028

MEMBER FDIC

PREVENT WIRE TRANSFER FRAUD

We work hard to protect our customers from fraud. We recently had a case of attempted wire transfer fraud on a personal account due to identity theft. The individual attempting to wire the funds knew a great deal of our customer's personal information. Our employees sensed that something was amiss and immediately phoned our customer and confirmed the fraud. It is important for us to have the ability to contact you by phone and to have good identification information for you.

We will only wire transfer money if we have your written authorization. We require your original signature, not a faxed or emailed copy. Secondly, we may need to talk to you by phone especially if we have any question about the signed authorization. We may ask you for an account password as this is the best way to identify you over the phone. We also encourage you to enroll to use online banking which requires you to establish an online ID and password - another way we can identify you. We may also ask you detailed account information that no one else would know.

It is our experience that some of you travel to other parts of the country for extended periods of time, especially in the winter. When you're away, you may occasionally need to have money wire transferred to you. It is particularly important that we have current phone numbers, including cell phones, if you plan on traveling.

These methods of identifying you can also be used in other situations. For instance, a check may be presented for payment, but the signature may not look like yours or the check may be for an unusually large amount and we may want to call you about the check.

For these reasons, it is important that we have current contact information for you. In particular, if you think you may need a wire transfer, you should set up an account password, or enroll in online banking, in advance.

You can call our Personal Banking Department at (315) 797-2700 ext. 264 or our Checking Account Department at (315) 797-2761 to set up an account or online banking password, or to give us your phone number in case we need to contact you.

Bank of Utica—In a league all our own®