

*Happy
Holidays!*

Bank of Utica

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Thank You

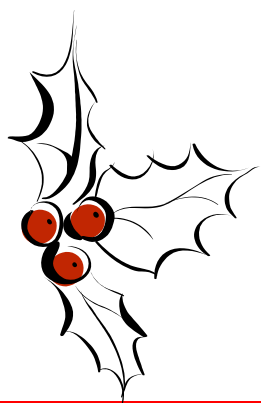
As the holiday season approaches and the new year begins, we would like to take this opportunity to thank all of our loyal customers for choosing Bank of Utica to serve your banking needs.

*Best Wishes for a Happy Holiday Season
And a Prosperous New Year!*

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