



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

UTICA IS UNIQUE

Bank of Utica is here because of Utica and our surrounding areas. We are proud to call Utica and the Mohawk Valley home and earlier this year we began running a series of TV commercials specifically to promote the area— you may have seen them on TV. They were a success for us, so we have continued to produce more. Look for our new TV commercials, “Utica is Unique” to debut next month during the Super Bowl Pregame Show!



UTICA IS A SPECIAL PLACE

We received many kind words of support for our existing TV commercials from customers and community members. Below we would like to share with you a few quotes that came to us:

“... your inspiring advertisements make me proud to be a native Utican and one who is still here.” - Father Paul Drobin

“I find it very refreshing to find our beautiful city shown in such a positive way, through the Bank of Utica commercials” - Anthony J. Murad

“As a historian of Utica, I am especially appreciative of these positive messages of a community that all too frequently is shortchanged with its many amenities while still providing a tranquil, uncluttered lifestyle. Bravo.” - Malio Cardarelli

DIRECT DEPOSIT REMINDER

Remember you can have your CD and IRA interest directly deposited to your Bank of Utica checking or savings account. This allows your money to get to your account faster and also avoids checks delayed or lost in the mail. Contact our Checking Account Department to find out how at 797-2761.

Bank of Utica—In a league all our own[®]

IMPORTANT BILLING RIGHTS NOTICE FOR YOUR CHECK CREDIT ACCOUNT

If you have a Check Credit account, keep this billing rights document for future use.

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

**Bank of Utica
222 Genesee St
Utica, NY 13502**

You may also contact us on the web: **info@bankofutica.com**

In your letter, give us the following information:

Account Information: Your name and account number.

Dollar amount: The dollar amount of the suspected error.

Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

Within 60 days after the error appeared on your statement.

At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing (or electronically). You may call us (315) 797-2761 or (800) 442-1028, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.

Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

We cannot try to collect the amount in question, or report you as delinquent on that amount.

The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees.

We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.