



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

FIGHTING FRAUD

At Bank of Utica we have a variety of ways that we combat and prevent fraud. We review transactions every day to try to detect fraud. If we have a large check presented for payment, we will call the customer to confirm it was their transaction. We have been doing this for a few years now and find that customers appreciate this extra level of security.

Identity Theft is something that we strive to prevent and we have some tools to help educate you on how to protect yourself. You can download or print the Identity Theft Emergency Repair Kit which can be found on our website under the "Identity Theft" link under "community", and then clicking on "My Identity has Been Stolen". Also you can find another video pertaining to Identity Theft on our website: www.bankofutica.com/education. Point to "Business" and select "ID Theft for Business".

We certainly hope that you will not be a victim of fraud, however if you find yourself in this situation we will be glad to offer any assistance we can. Our employees are well trained in dealing with these situations. Following are some suggestions from Bank of Utica:

- Set up a password on your account(s) by calling our Checking Account Department or stopping in to our Personal Banking Department. It's easy to do.
- You can provide us with your mobile phone number, so that you are more easily reachable.
- Be wary of scam emails saying you are owed payment that ask for your bank account details. Bank of Utica will never send you an email asking for account information or any payment.
- If your debit card is stolen or if you see unauthorized debit card transactions on your account, please report this to our Checking Account Department: (315) 797-2761. During non-business hours, please report this to: (800) 472-3272.

HAPPY NEW YEAR!

We wish you a Happy New Year and hope 2012 is joyful and prosperous for you!