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Checking:

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24-Hour Banking:

315-797-2710

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800-442-1028



MEMBER FDIC

Utica is Unique...

... with family fun at the Utica Zoo, the Children's Museum, the Utica Public Library, Munson Williams Proctor Arts Institute, the Stanley Theatre, bird-watching at the Utica Marsh and skiing at the Parkway!

See Us for Your Next Loan

If there's one thing we can all use, it's a little extra cash. You may want to buy a new car, take care of home improvements, pay tuition or plan a vacation. Whatever your needs may be, we've got the right loan for you. We offer competitive rates and a variety of repayment terms. Some of our loan products are:

- Home Mortgages— refinancing your current home or cashing in on your home's equity may give you the cash you need for major improvements.
- Home Improvements— for smaller repairs and this may be a better option since it doesn't require a re-mortgage process.
- Personal Loans— loans which can be used for any reason including new furniture or even a dream vacation.
- Demand Loans— a loan where you can use a money market account, certificate of deposit, stocks or bonds as collateral and you pay the interest quarterly, however you pay the principal back whenever you want.
- Vehicle Loans— loans to finance cars, boats and other vehicles.

Small Business Loans

Bank of Utica is one of the area's largest lenders to small businesses. If your dream is to start or expand your own business, stop in and talk to us. We offer a full range of commercial loan services which, when combined with our deposit services, can help your business prosper and grow.

Bank of Utica—In a league all our own®