



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

Santa likes us best ...

... because we offer a traditional Christmas Club account



Wouldn't it be nice to have a holiday tradition that's ... traditional?

That's why we continue to offer a Christmas Club. You know, not just a seasonal account or something you promised yourself you'd do, but an official, old-fashioned **Christmas Club**. These accounts are interest-bearing, offer direct deposit and include online convenience.

So, leave those credit cards in your pocket next Christmas. Your gift?—You won't run up that debt next year.

Santa thinks that's nice (he told us so). So don't be naughty. Sign up today and add "smart" to your season's tradition.

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Checking:
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24-Hour Banking:
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315-797-2707

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