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24-Hour Banking:

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Be sure that you are also taking advantage of the many accounts and services we offer our customers. Unlike many of our competitors, we offer a wide variety of state-of-the-art products at no cost to you.

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For more information, call us at (315) 797-2700 ext. 264 or log on to  
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## *Strength and Stability Since 1927*

*Bank of Utica—In a league all our own<sup>®</sup>*