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MEMBER FDIC

Utica is an Original...

...with various architectural treasures including the Utica Memorial Auditorium— a national engineering landmark, the welcoming columns of the Utica Public Library and an amazing link to the past— Union Station. From unique homes on the parkway to Victorian style mansions on Rutger Street, it's a mix of beauty and history beyond compare.

See Us for Your Next Loan

If there's one thing we can all use, it's a little extra cash. Whatever your needs may be, we've got the right loan for you.

- Personal Loans— loans which can be used for any reason including new furniture or a dream vacation.
- Demand Loans— a loan where you can use a money market account, certificate of deposit, stocks or bonds as collateral. You pay the interest quarterly and you can pay the principal back whenever you wish.
- Check Credit— this is a line tied to a checking account that you can draw on at any time by writing a check, using your debit card or transferring funds via online banking. Compare our rate, prime rate plus 2% (currently 5.25%), with rates credit card companies charge.
- Vehicle Loans— loans to finance cars, boats and other vehicles.
- Home Mortgages— a loan used to purchase a new home or refinance your current home.
- Home Improvements— a better option for smaller repairs as this doesn't require a re-mortgage process.

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®