

International Travel



Do you have plans to travel abroad this summer? There are a few things you need to know before you go. Many places experience high levels of credit and debit card fraud. To protect our customers, we often block those countries that are of greater risk to your account. Please contact the bank before your trip to see if you can use your Visa Quickdraw Debit Card in the country you are traveling to and to notify our Bookkeeping Department of your intended travel dates. Whenever possible, use your PIN (personal identification number). We use anti-fraud software that monitors international transactions and using your PIN validates that you are the person in possession of the card.

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**—Do you need new furniture? Help paying for your summer vacation or maybe even a way to consolidate your debt? Personal Loans are for varied uses also including car repairs, taxes and perhaps a way to help out relatives.
- **Demand Loans**—you can use your money market account, certificate of deposit, stocks or bonds as collateral. Interest is paid quarterly and you can pay back the principal whenever you wish.
- **Check Credit**—a line of credit tied to your checking account that you can draw on at any time. You can write a check, use your Visa Quickdraw Debit Card or transfer money via online banking. Compare our rates to your credit card company's rates.
- **Vehicle Loans**—Time to trade in or buy new? We have loans to finance cars, trucks, motorcycles, boats and all sorts of recreational vehicles.
- **Home Mortgages**—Refinance your current home or buy new.
- **Home Improvements**—a better option for smaller repairs as this does not require a re-mortgage process.

Bank of Utica — *In a league all our own*®



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