



222 Genesee Street
Utica, New York 13502

www.bankofutica.com



Preparing for Your Financial Future

Making decisions now so you won't be overwhelmed later. Here are some tips for seniors to consider for your retirement years:

- 1. Prepare a plan and budget.** Start reviewing your income and expenses.
- 2. Consider a durable power of attorney (POA).** Creating a POA is a private way to appoint a substitute decision maker and is relatively inexpensive. It is advisable to consult with an attorney when preparing a power of attorney, trust or any legal document giving someone else authority over your finances.
- 3. Keep important information handy.** In the case of an emergency, have important documents ready like your drivers license, insurance cards, social security card, etc.
- 4. Share information with trusted family members.** Make sure trusted family members know where to find personal and financial documents as well as any account numbers you may have, checkbooks and safe deposit box keys.
- 5. Make it easier to manage your money and pay the bills.** Set up direct deposit so you can receive your income payments quickly and securely and establish automatic payments to make paying recurring bills easier than ever.

For more information, visit <http://www.consumerfinance.gov/>

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Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707



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