



222 Genesee Street  
Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)

## Time to Check Your



### *What is it?*

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. Nationwide credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

### *Why do I want a copy of my credit report?*

1. To make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
2. To help guard against identity theft. Thieves may use your information to open new credit accounts in your name and when they do not pay the bills, the delinquent account is reported on your credit report which could affect your ability to get credit, insurance, or even a job.

### *Did you know?*

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. Order all three at the same time or order each report one at a time.

### *How to get a copy of your free report:*

Visit [annualcreditreport.com](http://annualcreditreport.com), call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348.

### *A warning about "imposter" websites:*

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — [annualcreditreport.com](http://annualcreditreport.com). Other websites that claim to offer "free credit reports," "free credit scores," or "free credit monitoring" are not part of the legally mandated free annual credit report program. Beware of them.

For more information visit <http://www.consumer.ftc.gov>

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

Information:  
315-797-2700

Checking:  
315-797-2761

24-Hour Banking:  
315-797-2710

Toll Free:  
800-442-1028

Fax:  
315-797-2707



MEMBER FDIC