



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

Information:
315-797-2700

Checking:
315-797-2761

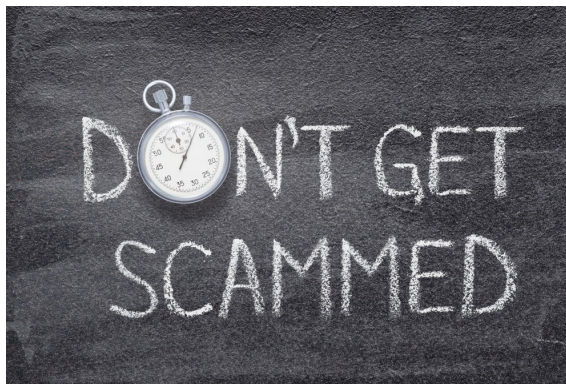
24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707



MEMBER FDIC



Protect Yourself Against Financial Scams

Scammers use various methods to trick people into giving up sensitive information like bank account numbers and passwords so it's important to be aware of financial scams. Here are some basic precautions to consider:

- No matter how legitimate an offer or request may look or sound, do not give your personal information to anyone unless you initiate the contact. Note: you will never receive a call from a bank employee or federal agency asking for payment of any kind.
- Do not cash or deposit any checks or money orders from strangers that you didn't expect to receive, as though you won a lottery, especially if they ask you wire back any of that money to them. If it proves to be fraudulent, the money wired out of your account will be difficult to recover.
- Review your Bank of Utica account statements when received, or better yet, throughout the month via internet, mobile or telephone banking for unauthorized purchases or withdrawals and report them to us right away by calling Deposit Operations at 315-797-2761. Note: instead of simply tossing financial statements in the recycling bin, put them through a paper shredder first. These documents are likely full of sensitive, personal information that you do not want to fall into the wrong hands.
- Review your credit reports annually for signs of identity theft, like a loan that you did not request. By law, you can receive a free report from each of the nation's three main credit bureaus (Equifax, TransUnion and Experian) every 12 months by visiting AnnualCreditReport.com or by calling 1-877-322-8228 (doing so will not negatively effect your credit score).

Bank of Utica – *in a league all our own*[®]