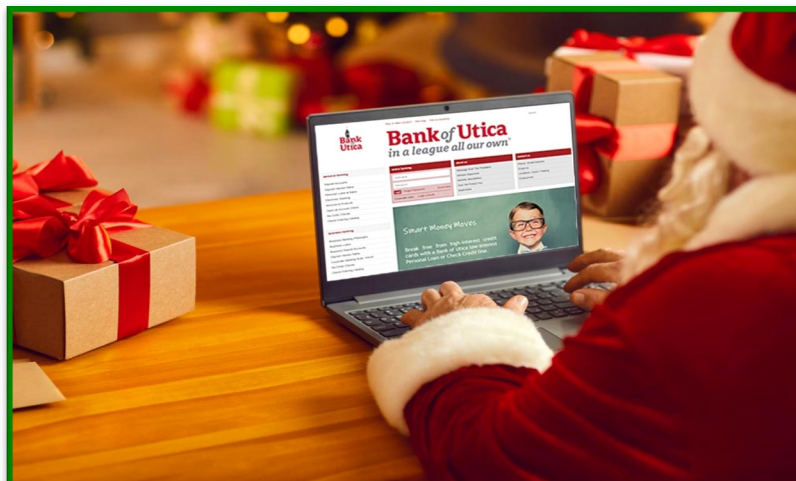




222 Genesee Street
Utica, New York 13502

www.bankofutica.com



What's Another Nice Holiday Tradition?

We want to be on Santa's Nice List...that's why we continue to offer traditional Christmas Club savings accounts. So don't be naughty—leave those credit cards in your wallet. Your gift? You'll be ready to do your shopping next holiday season and you won't be carrying that debt into the next year.

Simplify the process—set it and forget it with direct deposit or automatic transfers from your Bank of Utica checking account. Christmas Club funds are distributed the first week in November. We can deposit the money right into your Bank of Utica checking or savings account or mail you a check.

Open your Christmas Club through the end of January. Call any of our Personal Banking representatives at 315-797-2700 ext. 264.

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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