



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

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Not only can you access your account information through your smartphone or any other internet-enabled device, but you can easily track where your debit cards are being used or establish dollar amount limits. You can even send and receive person-to-person payment transactions fast¹ using our mobile app.

Need some extra dough? Leave those high-interest credit cards in your wallet. With no collateral required, an unsecured personal loan can be a great tool to help. We also offer Check Credit, a personal line of credit attached to your checking account that gives you access to funds when you need them—up to an approved credit limit².

- * No tiered rates
- * Regular fixed monthly payments
- * Quick decisions made by local staff
- * No penalty for early payoff
- * Convenient auto payments from your Bank of Utica Checking account³

¹Transactions between enrolled users typically occur in minutes when using Zelle®.

²Applications are subject to credit approval.

³The required minimum payment for your Check Credit line is automatically deducted monthly from your checking account. Direct debit is also available for personal loans which would reduce your interest rate by ¼%.

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

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