



222 Genesee Street
Utica, New York 13502

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We have been made aware that criminals (scammers) have been contacting some of our customers to try to trick them into revealing sensitive account information. To do so they have been **SPOOFING OUR PHONE NUMBER**. This means they have manipulated their caller ID to display our actual 315-797-2700 phone number so that it appears their call is coming from the Bank. Unbelievable.

Consequently if you receive a call that appears to come from us but seems to be suspicious hang up and contact us directly. If you call our number it will go to us, not the criminal. We will never ask for your Online Banking password or username. You can set up a security question on your accounts for us to use to verify your identity (and by doing so would confirm ours). Just stop in or give us a call.

General Tips to Avoid Being Duped By Spoofing

Be Wary of Unexpected Calls:

- Don't answer calls from numbers you don't recognize.
- Be skeptical of calls claiming to be from known organizations or government agencies, especially if they request immediate action or sensitive information.

Verify Caller Authenticity:

- If you are at all suspicious, hang up and call them back using a known, trusted number (e.g., the number on their official website or your account statement).
- Don't rely solely on caller ID information, as it can be easily manipulated.

Limit Sharing Your Phone Number:

- Be cautious about providing your phone number online or in public forums, and only share it when necessary.
- Review privacy settings on social media and other platforms to control who can see your contact information.

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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