



222 Genesee Street
Utica, New York 13502

www.bankofutica.com
Visit us on Facebook!

Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

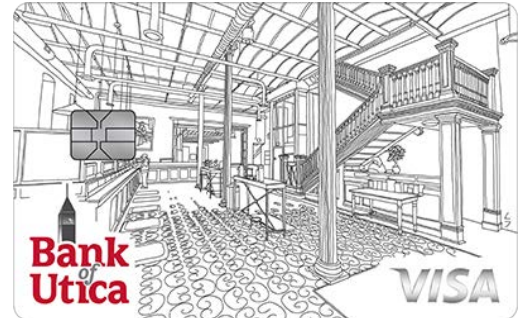
Toll Free:
800-442-1028

Fax:
315-797-2707



MEMBER FDIC

Introducing.... VISA Credit Cards by Elan Financial Services



We're excited to introduce a product asked for by our customers: Credit Cards! These cards will be provided through our partnership with Elan Financial Services, a division of U.S. Bank, with various card options for both businesses and consumers.

Applying is Easy

Visit our website at www.bankofutica.com and select the credit card application link. You will be directed to Elan Financial Services where you can review available card options, terms and conditions, and eligibility requirements and submit an application.

Important: Credit card applications, credit decisions, account servicing, and other aspects of the credit card program are handled by Elan Financial Services. The credit card is neither a deposit product nor lending product of Bank of Utica. Approval is subject to Elan Financial Service's credit criteria and applicable terms and conditions.

Questions?

For more information about the credit card program, including rates, fees, rewards, eligibility requirements, issues with your credit card, lost or stolen cards, or fraud disputes please contact Elan Financial Customer Service at **1-800-236-8873**.

Looking for a new way to pay?

Try a VISA Credit Card by Elan Financial Today!

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