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Information:

315-797-2700

Checking:

315-797-2761

24-Hour Banking:

315-797-2710

Toll Free:

800-442-1028



MEMBER FDIC

## *Traveling Abroad*

If you have plans to take a summer trip abroad, and you plan to use your Bank of Utica debit card— please give us a call first. Many places experience high levels of fraud and in some countries, even in Western Europe, Bank of Utica debit cards are blocked outright. In other countries, PIN based transactions (for example using your card at an ATM) are allowed, but signature based transactions (like paying for dinner at a restaurant) are not allowed. If you are traveling abroad, please give us a call prior to your trip to make sure you understand your options.

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## *Check Credit*

Check Credit is a line of credit attached to your Bank of Utica checking account. At any time, make a payment from your checking account (for example write a check, use your Quickdraw® card or use online bill payment), and if the amount exceeds your checking account balance, we will automatically loan you enough funds to cover the transaction.

The Annual Percentage Rate (APR) on this line of credit is very competitive, especially when compared to the rates you may now be paying on your credit cards. It is a variable rate set at the prime rate plus 2%. For example, currently the prime rate is 3.25% and so the APR on your Check Credit account would be 5.25%. Compare that with your credit card rate to see if you have a better option using Bank of Utica Check Credit.

We hope you are enjoying the beautiful Central New York summer here in the Mohawk Valley!



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