



222 Genesee Street  
Utica, New York 13502

[www.bankofutica.com](http://www.bankofutica.com)



As another year comes to a close, we want to take a moment to thank you for choosing us for all your banking needs.

## *Don't Let Overdraft Fees Be Part of Your Holiday Spending This Year*

Whether you've lost track of your spending or forgot to write a purchase in your register, you might have to deal with overdraft fees if you don't have enough money in your account to cover your transactions. Luckily, we have services that help you avoid paying these fees.

- Track your balance 24/7 either using our automated telephone banking service, with mobile banking or through online banking. You can also transfer money instantly.
- Utilize Mobile Banking—set up alerts to warn you of low balances, deposit checks, or split expenses with Popmoney.
- Check out CardValet®—control spending by designating amounts, locations, merchant types or transaction types.
- Apply for Check Credit—this flexible line of credit gives you access to funds when you need them and with great low interest rates.

**We will be closing early on the following days to celebrate the holidays:**

Monday, December 24th at 2:00 PM

Monday, December 31st at 4:00 PM

*-2019-*

*Happy New Year*

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

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