



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

We're on the Nice List ...

... because we offer a traditional Christmas Club account



Wouldn't it be great to have a holiday tradition that's ... traditional?

That's why we continue to offer a Christmas Club. Set aside a little money each week for all your holiday spending. These old-fashioned **Christmas Club** savings accounts earn interest, offer direct deposit and include online convenience.

So, leave those credit cards in your pocket this holiday season. Your gift?—You won't carry that debt into next year.

Santa thinks that's nice (he told us so). So don't be naughty. Sign up today and add "smart savings" to your season's tradition.

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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Bank of Utica—In a league all our own[®]