



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

Are You Paying High Interest to Borrow Money?



We have a solution for you. Along with our traditional products and modern remote services, we also offer personal loans for whenever you find yourself in need of a little extra cash, at rates far lower than most credit cards.

An Unsecured Personal Installment Loan with a low annual percentage yield (APY) of **5.50%** can be a great tool to help you with things like upcoming special events, new furniture purchases, unplanned expenses or even debt consolidation.

- ▶ Quick decisions made by local staff
- ▶ Regular fixed monthly payments
- ▶ No penalty for early payoff
- ▶ Discount offered for direct debit from a Bank of Utica Checking account*

We also offer fully Secured Personal Loans at a low **5.00%** APY, Home Improvement Loans and Check Credit (a flexible line of credit) at great low interest rates as well! To learn more, visit www.bankofutica.com, stop in, or call 315-797-2700 ext. 264 and speak with one of our Personal Banking Account Representatives.

**Reduce ¼% if the payment is charged to a Bank of Utica Checking account*

Applications are subject to credit approval

Annual Percentage Yield (APY) effective November 13, 2017

Minimum amount \$1,000—Maximum \$25,000 for Unsecured Loans

***Wishing you and your family
a happy and healthy 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