



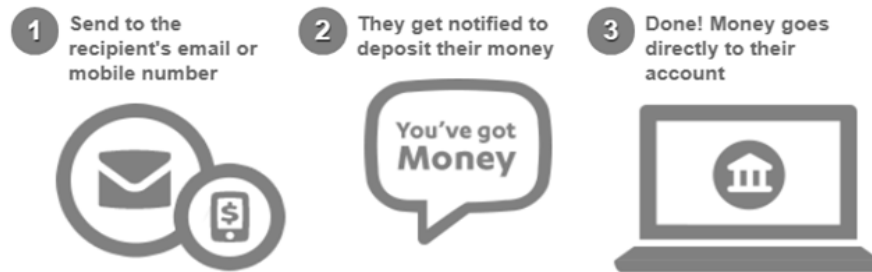
222 Genesee Street
Utica, New York 13502

www.bankofutica.com

Banking Made Easy

We understand how important it is to have a simple, convenient and secure way to send and receive money. With **Popmoney**, a person-to-person (P2P) social payment solution that is included in our Online Bill Payment service, you can send and receive payments as easily as sending an email or text, making it just as easy to pay a person as it does to pay a bill — FOR FREE.

- ✓ Send money to children away at college
- ✓ Reimburse your friends for that fun outing
- ✓ Send the gift of money for any special occasion
- ✓ Pay your babysitter, lawn care provider or cleaning service



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

Renovation Update



Our ongoing building project has reached a new step!

At some point in November — our Personal Banking Department will reopen in it's original location, with an exciting newly designed theme! A handicapped accessible elevator will be available on Washington St, which will bring you to the main floor, without having to negotiate the three steps at our front (Genesee Street) entrance.

Stop by to see all our new changes— with the same faces that you know.

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