



222 Genesee Street  
Utica, New York 13502

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

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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## Tips for Safe Travels

Your suitcase is packed, you've got your travel itinerary, and you're prepared for the weather where you are going. But are you set financially? Here are some tips to avoid your time away turning into major expense:

- ▶ **Decide on the amount of cash you may need.** You should carry some cash to pay for small purchases where debit or credit cards may not be accepted. However, it is not a good idea to take a lot of cash everywhere—if your cash is lost or stolen, you cannot replace it.
- ▶ **Consider other alternatives to cash.** Your Bank of Utica Quickdraw® VISA debit card offers a convenient and secure way to access the money in your account, plus any available Check Credit. It can be used at both stores and at ATMs and with services like CardValet®, available with Mobile Banking, you can safeguard your cards—turn them "off" when you're not using them and back "on" when you need them. You can also set spending limits to stay within your budget.
- ▶ **Don't flaunt your valuables.** Pickpockets will be on the lookout for their next potential target. Consider hiding your cash and bank cards in places other than in your wallet or purse and don't leave valuable items out in the open.
- ▶ **If you are traveling outside of the country, make additional preparations.** It's best to notify the bank and credit card companies when and where you will be traveling because certain countries that experience high levels of debit and credit card fraud are blocked. To find out if you can use your Bank of Utica VISA debit card in another country, please call our Checking Accounts Department at 315-797-2761. You can also report your card lost or stolen 24/7 at 800-472-3272.

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