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315-797-2710

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MEMBER FDIC



## Direct Debits

It wasn't long ago that we were limited to making payments with cash or by check. Today, you have the ability to pay your bills electronically which is fast, secure, and cost-effective.

Automated Clearing House transfers (ACH) is one of the main ways to send or receive money electronically, accounting for most of the online bill payments you authorize to be made out of your account and the direct deposits you receive.

### Benefits of Paying with ACH

- ✓ You won't have to pay for postage, wait for the postal service to deliver your payments or worry about lost mail
- ✓ No need to remember to make payments—you can set them up to automatically happen as needed (e.g., monthly)
- ✓ Payments are easy to track using our Mobile and/or Online Banking services

You'll just need to authorize your biller, such as your electric company, cell phone carrier or insurance company to take funds from your Bank of Utica account by providing your account number and our routing number (021311383) along with the desired payment date.



Popmoney, our free person-to-person payment solution, allows you to send ACH payments to individuals as quickly as the next day.

For more information on these services call  
our Checking Department at 315-797-2761.

**Bank of Utica** – *in a league all our own*<sup>®</sup>