



222 Genesee Street
Utica, New York 13502

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



MEMBER FDIC

Do You Know What's On Your Credit Report?



The information on your credit reports can affect much of your life like the job you get, how much money you can borrow and how much interest you'll pay so it is important that they are accurate. Best practice: check your credit report at least once every year.

- **It's free.** The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months and contrary to the myth, pulling your own report won't hurt your credit score.
- **It's an important step in rebuilding and maintaining good credit.** Periodic review will help you make sure you're in good shape when you're ready to apply for new credit and enables you to monitor your progress if you are recovering from past credit problems.
- **Safeguard against identity theft.** If you find names you don't recognize, Social Security numbers that don't belong to you, or accounts that aren't yours, you might be a fraud victim. The sooner you catch it, the less damage a fraudster can do. The whole process usually takes 10 minutes, and it can save you a lot of hassle later on.

Get a copy of your free credit reports at annualcreditreport.com or call 1-877-322-8228. Other websites that claim to offer "free credit reports," "free credit scores," or "free credit monitoring" are not part of the legally mandated free annual credit report program. Beware of them.

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