



222 Genesee Street
Utica, New York 13502

www.bankofutica.com



Is Your Resolution to Start Saving Money This Year?

Every successful financial plan starts with a sound budget—calculate your expenses, determine your income and identify savings and/or payoff goals to make your financial plan a reality. Here are some tips to make saving money a little easier:

- ▶ **Automate it.** Decide how much you can afford to save each month, and then set up automatic transfers to your savings account from your checking account right after you get paid — that way you won't even "see" it. And, avoid unnecessary fees by paying your bills on time every month with automatic payments using Bill Pay.
- ▶ **Save your loose change.** Come in and try out our automatic coin sorter located in the lobby. Just pour the coins in and redeem the receipt at the teller line. It's easy, fast, and free.
- ▶ **Don't pay to withdrawal your own money.** Avoid ATMs that charge surcharge fees. Use your Quickdraw® debit card at one of the 55,000 Allpoint ATMs for free.
- ▶ **Trim your expenses gradually.** Figure out where you spend the most money, and then try to spend a little less each month. You can check real-time account activity with Online and Mobile Banking and even set spending limits using CardValet®.

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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