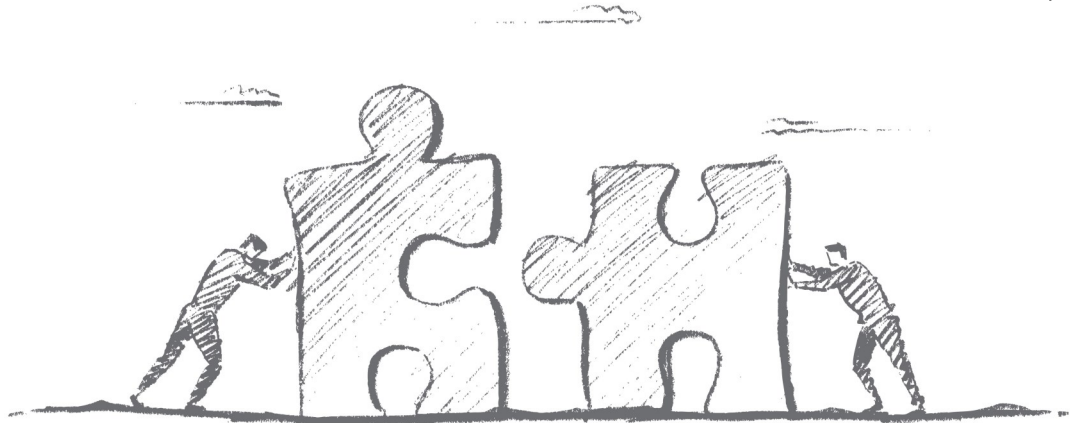




222 Genesee Street
Utica, New York 13502

www.bankofutica.com



Working Through This Together

For over 90 years Bank of Utica has been committed to meeting your banking needs. We understand that some of our customers may be experiencing financial hardship because they have been laid-off from their job or their business is suffering a loss of income directly related to the COVID-19 crisis and we have taken the following steps to help:

- We are willing to waive overdraft fees if your income has been reduced
- We can increase your check credit loan limit
- We are offering residential mortgage forbearance for up to 90 days with no late charges if you are having problems making your regular payments and we will not report your loan as past due to credit reporting agencies
- We will work with you if you are having difficulty making other loan payments as well
- And for your convenience, we have raised the daily limit on ATM withdrawals to \$1,000 and can raise the daily limit on Mobile Deposits, if requested.

If you are a business owner, in addition the SBA's Paycheck Protection Program, we are willing to assist you with relief in the event that your day-to-day financial operations are negatively impacted by COVID-19. For more information, call one of our commercial loan officers at 315-797-2700.

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

Fraud: Another Symptom of COVID-19

From January 1 to April 15, the FTC has gotten 18,235 reports related to COVID-19, and people reported losing \$13.44 million dollars to fraud. Stay diligent— if you're getting calls, emails, or texts, or you're seeing ads or offers online, know who you are in contact with and ask questions before divulging any personal information. Learn more at ftc.gov/exploredata.

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