



222 Genesee Street  
Utica, New York 13502

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



When the going gets tough, here's how the tough keep going.

**Review your spending.** Consider cutting back on expenses you really don't need right now and instead use that money to grow your emergency savings account. And don't forget about all that loose change! Bring it to the Bank and let us count it for you. Our automatic coin sorter is fast, easy, and free for Bank of Utica customers.

**Be smart about borrowing.** Interest payments on credit cards are expensive. Consider alternatives like Check Credit, our low interest line of credit which is attached to your checking account or consolidate your debt using a personal installment loan.

**Beware of scams.** Financial fraudsters flourish during trying economic times by offering bogus offers of "easy credit" and "guaranteed money". If an offer sounds too good to be true, it probably is.

**Look for other ways to save money.** Stop paying ATM fees, set spending limits on your debit cards, or consider canceling any unused services or memberships.

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

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