



222 Genesee Street
Utica, New York 13502

www.bankofutica.com



**Don't stress about
your holiday budget
next year...open a
Christmas Club
and start saving now!**

These traditional Christmas Club savings accounts earn interest, offer direct deposit and include online convenience. Set aside a little money each week and then you'll be ready to do your shopping in November.

For your convenience, we can deposit the funds right into your checking or savings account. If you have an existing Christmas Club and would like to change how you receive your distributions, just let us know!

So, leave those credit cards in your wallet next holiday season. Your gift? You won't carry that debt into the next year. Open your Christmas Club now through the end of January. Call our Head Teller at 315-797-2700 ext. 258 or any of our Personal Banking representatives at 315-797-2700 ext. 264.

We will be closing early on the following days to celebrate the holidays:

Thursday, December 24th at 2PM | Closed December 25th

Thursday, December 31st at 3PM | Closed January 1st



Happy Holidays



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