



222 Genesee Street  
Utica, New York 13502

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



Looking to stay cool as the temperatures rise this summer? A functional cooling system may be necessary for home comfort but replacing an air conditioning unit or adding one to your HVAC system is no small task. An unsecured **Personal Installment Loan** or **Home Improvement Loan** can be a great tool to help with planned or unplanned home expenses. Or, if you're looking to get out on the water to enjoy the sunshine, we also offer **vehicle financing** for new boat purchases. Talk to one of our Personal Banking representatives for interest rates and loan terms today.

Summertime can also be a perilous time for our elderly family and friends. You can help to prevent dehydration and heat exhaustion in senior loved ones by following these simple tips: make sure they drink plenty of fluids, avoid direct sun exposure, limit strenuous activity and take frequent breaks to cool down.

**Financial abuse of the elderly** is also something to look out for. It is a concern for many seniors and often occurs at the hands of someone they trust. While it's not always easy to spot as it's happening, there are warning signs to watch out for:

- Unusual bank account activity including large, frequent or unexplained withdrawals, or ATM withdrawals by an older person who has never used a debit card;
- sudden non-sufficient fund activity, unpaid bills, missing checks, suspicious signatures on checks, or outright forgery and
- uncharacteristic attempts to wire large sums of money, or new powers of attorney the older person does not understand.

If you suspect someone you know is a victim of elder financial abuse, please contact us by calling 315-797-2761.

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>